

# THE MICHIGAN BANNER

Celebrating Black History Month

Celebrating 12 years of Positive News!

Leading in Diversity

“Empowering Communities and Changing Lives”



A Family Affair  
P 3



Courage  
P LB1



Congratulations  
P 9



History...  
P 14



Family Success  
P 15

## Saginaw Valley State University Recognized Nationally for Exceptional Community Engagement



SVSU student Keshara Mumford exemplifies SVSU’s community engagement. Mumford, a Detroit native who majors in social work, is involved in the United Way of Saginaw County’s Healthy Kids Healthy Futures Partnership AmeriCorps program. Working out of Stone Elementary School in Saginaw, Mumford says her volunteerism “gives me a sense of belonging and being connected to the community ... It feels great.” (Photo Michael Randolph)

University Center, MI - Saginaw Valley State University’s strong and deep ties to the city of Saginaw and its surrounding region have been recognized nationally with the January announcement that The Carnegie Foundation for the Advancement of Teaching granted SVSU the 2015 Community Engagement Classification.

The classification marks SVSU as a university closely engaged with its surrounding region, including organizations such as the United Way of Saginaw County.

Cherrie Benchley, president and chief executive officer of the United Way of Saginaw County, said the generosity of SVSU meets the Great Lakes Bay Region’s human service needs. “We are very proud of our

long-standing, diverse partnerships with SVSU,” she said.

“Throughout the years our two organizations have collaborated on programs such as Holiday Wish List, Best Practices Nonprofit Management Institute, and other volunteer and leadership opportunities.

It is always a rewarding experience working with the faculty and students at SVSU as their efforts allow us to expand our reach within the community impacting the areas of health, education and financial stability.”

The Community Engagement Classification recognizes the efforts of SVSU faculty and staff, supporters and students.

SEE P 2, Saginaw Valley State University

## My Civil Rights Year – Selma, Louisiana and Mrs. Caulfield’s Butterbeans

By Paul Kleyman, Editor  
New America Media



The Civil Rights March to Selma, Ala., on March 7, 1965

*(Editor’s Note: The opening of the movie Selma last weekend has rekindled vivid memories for New America Media editor Paul Kleyman, who in 1965 was one of thousands of students who joined the last part of the march from Selma to Montgomery, Ala. Fifty years later, Kleyman recalls his experiences of the march and of that summer, when he returned to the South as a civil rights worker.)*

### FROM P 1, Saginaw Valley State University

One of the students exemplifying SVSU’s community engagement is Keshara Mumford, a Detroit native involved in the United Way of Saginaw County’s Healthy Kids Healthy Futures Partnership AmeriCorps program.

She discovered the opportunity while at SVSU, searching a registry of volunteer opportunities in the region. She initially joined the nonprofit organization’s efforts despite being uncertain of what to expect.

Two years later, the social work major said that leap of faith has paid off in immeasurable ways as she has helped support and improve the Saginaw community through various learning and service activities.

“It gives me a sense of belonging and being connected to the community,” Mumford said. “It feels great.”

The opportunity teams her with the Boy Scouts of America’s Water and Woods Field Service Council, where she’s completing 900 hours of service as an outreach facilitator. Her efforts include teaching boys and girls about life skills, health and nutrition, substance abuse prevention and more.

“I talk to them a lot about volunteering, too,” she said. “It’s never too early or too late to get involved.”

CA. - At age 19, I was a sophomore in journalism at the University of Minnesota and member of Students for Civil Rights. I joined the roughly 25,000 others who bused to Selma to join the last part of the march, two weeks after Dr. King led the first and bravest group into bloody confrontation on the Edmund Pettus Bridge.

My Selma experience was deeply sensory, staying up all night in the basement of the Brown AME Chapel making coffee for people, moving to the rhythmic speeches and songs in the church sanctuary.

Crowding into the back of a pickup truck to go to the march after a chilly, pre-dawn rain—and walking 19 miles in tennis shoes (decades before “cross trainers”), only to peel them off in Montgomery and plunge my feet into the happy coolness of red mud.

But what I remember most vividly about the year came later, when I returned to the South with the Congress of Racial Equality (CORE). It was the sound through the floorboards of Kent’s old Plymouth speeding along Louisiana highways.

National research shows students engaged in the community and on campus are more likely to be successful academically, and to have the critical thinking, problem-solving skills, self-efficacy, and adaptability desired by employers.

More than 60 percent of SVSU students have engaged in co-curricular service outside of academic course work by their senior year, and 84 percent have engaged with community employers and agencies in internships, field placements or some other component of their academic preparation.

Mumford said her volunteerism has allowed her to network with important members of the region’s community.

“I’ve built a lot of meaningful rapport with leaders,” she said. “I get a chance to meet people I would not have met before.”

The sense of community stewardship and belonging has existed for generations of SVSU students, said President Donald Bachand.

“Throughout my nearly 37 years here and during my first year as president, we have sought to instill in our students a deep sense of responsibility to the communities where they live and learn, and as an institution, we strive every day to advance the region we call home,” Bachand said.

Our armadillo chase

Kunk! What still jars me after 50 years—Kunk!—about that metallic exclamation, as much felt as heard on those fast night runs, is the strange discontinuity between the steel of it and small animal deaths.

Every bloody one put me on edge racing toward Lettsworth and made me wonder if I should be ashamed of loving the ache I felt between the speed trap of adventure and the night sweat of real experience.

“What is that, Kent?”

My civil rights partner, Kent Hudson, was a Stanford student and source of our only mode of transportation, a 1951 Plymouth, pea-soup green and lacking a functional reverse gear, which could render the car dangerously unmaneuverable in a pinch. Oh, and its California plates were virtual “Kick-me” signs on the backs of us White boys from the North.

The car’s maximum speed on the single-lane narrows of rural Louisiana asphalt barely arched

**SEE P 4, My Civil Rights Year...**

The Carnegie Foundation for the Advancement of Teaching certification offers proof those institutional values remain strong, he said.

“This is the ultimate affirmation of meeting those goals at the highest national standard.”

Deb Huntley, SVSU provost and vice president for academic affairs, co-chaired a task force of 26 SVSU faculty, staff, students, alumni and supporters that was formed in 2011 to evaluate whether SVSU should pursue the community engagement designation.

“Receiving this classification is an important validation of one of our fundamental educational philosophies: learning is enhanced when the content and skills taught in the classroom can be applied directly,” Huntley said.

“Our partners provide opportunities for our students to learn by working in professional settings, and our students provide tangible service back to the community. Everybody wins.”

Among 241 first-time applicants who requested applications from the Carnegie Foundation for 2015, SVSU was one of 83 nationally to secure the classification during this application cycle.

Applicants provide examples of institutionalized practices of community engagement that showed alignment among mission, culture, leadership, resources and practices. The designation remains in effect for 10 years.

**The Michigan Banner**

1400 W. Genesee  
Saginaw, MI 48602  
989.753-3475

[publisherthemichiganbanner@gmail.com](mailto:publisherthemichiganbanner@gmail.com)

**Office Hours:**  
Monday – Friday  
9 a.m. – 5 p.m.

**Publisher**  
Jerome Buckley  
[publisher022@gmail.com](mailto:publisher022@gmail.com)

**Senior Editor**  
R. L. Buckley

**The Latino Banner**  
**Senior Editor**  
Rosa Morales  
[thelatinobanner@gmail.com](mailto:thelatinobanner@gmail.com)

**Circulation & Distribution:**  
Staff

**Marketing & Sales**  
Staff

**Sales**  
Staff

**Mission:**

The Michigan Banner operates and serves as a print and online media venue committed to educating, informing and enlightening our readership regarding events and news that directly and indirectly affect the communities regionally and globally. Furthermore, to serve as a catalyst and a link for cultivating young adults as entrepreneurial and business leaders for the future.

**Disclaimer:**

The Michigan Banner and its staff are not responsible and will not be held liable for any mistakes, error, misspellings and false advertisements in part or whole that may be placed within its publication. Articles, information or comments printed in the newspaper are not necessarily the views or beliefs of The Michigan Banner newspaper. The Michigan Banner reserves the right to edit, change, or delete any information, or refuse to print any information, article or advertisement which is believed to be inconsistent with or conflicts with the mission of the newspaper.

**Deadlines:**

2 weeks before each publication date of the 1st and 16th of each month

Submission Procedure:

Mailed or e-mailed

Preferred format: Jpeg or PDF

[www.themichiganbanner.com](http://www.themichiganbanner.com)

[Facebook.com/michiganbanner](https://www.facebook.com/michiganbanner)

[Twitter.com/MichiganBanner](https://twitter.com/MichiganBanner)

**Blog:** [www.themichiganbanner.wordpress.com](http://www.themichiganbanner.wordpress.com)

**Michigan Banner Classified**

Call 989-753-3475

or go online at

[themichiganbanner@gmail.com](mailto:themichiganbanner@gmail.com)

**Congresswoman Elect  
Brenda Lawrence to Serve as a  
Senior Whip for New 114th Session**



**Congresswoman Brenda Lawrence**

**Washington, D.C.** - Brenda L. Lawrence, Congresswoman-elect for Michigan’s 14th District, has been tapped to serve as a Senior Whip. It is widely considered an important caucus leadership post.

“I am pleased to announce that I have appointed Rep.-elect Brenda Lawrence, who was elected as a Freshman Whip, to serve as a Senior Whip in the 114th Congress,” said Democratic Whip Steny H. Hoyer (D-MD). “Rep.-elect Lawrence will bring an important perspective to the table as a new Member of Congress, and I look forward to working with her in this role.”

“During my campaign, I promised to hit the ground running,” Lawrence declared. “I am extremely honored to serve in this important post. It’s a front row seat at the Democratic table.”

Lawrence, a Detroit native, has a history of rising quickly in leadership. She served as President of the Southfield Board of Education and then as President of the Southfield City Council.

In 2001, she was elected Mayor of Southfield and later re-elected three times. Lawrence has also served as a trustee for the U.S. Conference of Mayors and as Chair of the Democratic Mayors.

The Senior Whip position places Lawrence immediately into leadership. In the post, she will work closely with Hoyer and help to determine the success of the Democratic Party agenda on Capitol Hill.

*Source: Tell Us USA*

**Senator Ken Horn is sworn  
in for his first term as  
Senator for the 32nd District**



**Sen. Ken Horn, R-Frankenmuth, is joined by his wife, Veronica, as he is sworn in for his first term as senator for the 32nd District.**



**Chief Justice Robert P. Young, Jr. (left) stands with Horn (right) and family after Horn was sworn in as senator for the 32nd District.**

**In This Issue**

My Civil Rights Years .....Page 2  
The Latino Banner .....LB 1 - LB 4  
Education .....Page 9  
Health .....Page 23  
Praise Connection .....Page 30

**FROM P 2, My Civil Rights Year...**

over 85 mph. It was hardly a match for the gun-rack and horsepower pickups outside the roadhouse we passed every night just before the long, low bridge, a bad place to be caught with no exit but dark water.

“What?”

“That sound, Kent. What’s that banging?”

“Armadillos.”

“What?”

It wasn’t a time for conversation about the lack of fences along Louisiana’s country roads.

I shouted over the engine roar, “You think those lights are the crackers we saw pull out at the roadhouse?”

“Don’t know . . . . We can’t wait to see. Watch the road ahead.”

Only four months earlier, Viola Liuzzo had been shot by a gunman in a passing car after shuttling protesters back from Montgomery to Selma after the march. She didn’t survive the shooting.

Late into the March night, Liuzzo’s Oldsmobile with its Michigan plates caught the eye of a Klan “missionary team.” Liuzzo and Leroy Moton, who was 19 like me, presented the spectacle of what we in the movement called an “integrated car.”

That improbable phrase made me laugh, a bit nervously. Months later in Louisiana, Kent and I would sometimes have to crouch down in the backseat, unseen, if one of our Black colleagues was driving. Think about it—danger inherent just riding in an “integrated car.” How could anyone hope to integrate an entire society?

In documenting the aftermath of the Selma march four decades later, civil rights historian Taylor Branch would trace the route of the Liuzzo death-squad through traffic, past a state trooper’s radar unit, and onto the rolling straits of Lowndes County.

There the quartet of American terrorists overtook the black-and-white pair with three guns blazing—including one held by a paid FBI informant. With Liuzzo slumped dead over the wheel, the terrified Moton managed to steer the car, roughly but safely, to a stop. J. Edgar Hoover later lied to President Lyndon B. Johnson that his stoolie had not also been shooting.

Hoover would falsely claim—now heard on Johnson’s White House tapes—that the middle-aged Liuzzo was found with needle marks in her arm and had been seen at a “necking party” close to young Leroy.

But immediately after the march, we heard news of the killing in the early morning drowse of our chartered bus heading back up north to the campus comforts at the University of Minnesota.

“Viola Liuzzo.” I remember mouthing that unfamiliar name to myself as I leaned my head against the bus window and watched—was it Illinois?—the flat, bland terrain of fields, roads and towns, so familiar to any Midwestern kid who’d ever been on an endless family drive.

Only later did we learn that Viola Liuzzo was a White movement organizer from Detroit. She was around 40, with five children and a devotion to what she wanted them to know of life. Forty. Twice my age then. So much more to lose. So much a reason for me to come South again.

Picket signs, axe handles and a cow

In early July, I had arrived in Baton Rouge, green and eager to volunteer for the CORE. After a few days, I was sent north to Point Coupee Parish.

Following a rough first night of showing that (unlike Kent) I had no training as a community organizer, I found myself picketing a chain store and staring at ruddy muscular boys who were shouting at us while they waved oddly shaped bats of polished blond hardwood at us from the back of a passing pickup truck.

Did I actually hear “n-lover” 50 years ago or is it just twisting in my aging memory from their contorted mouths? No one had heard the term “n-word” in 1965.

But my gut memory knows that I felt raw that day, and wanted to steel my indignation. I wanted to pour a stiff drink of mean down on my Minnesota-nice, new-guy’s fear.

“Oh, they won’t do nothin’,” said my lone co-picketer, as we held up the signs in front of the local National Dollar store. It was of little reassurance to learn that the Klan was unwelcome in this heavily Catholic parish.

Much as the KKK disdained Catholics, Whites of any creed concurred with Jim Crow tradition. Only a couple or three years before, I was told, a Black man was left castrated and tied to a local railroad track, a story I never confirmed.

Only much later did I learn that one of the houses Kent and I slept in had been shot into during Freedom Summer the year before.

The National Dollar Store. A pair of us had been sent out to maintain the vigil, urging residents to shop elsewhere until the low-budget chain began to hire Blacks in its Southern stores.

I remember those sweat-slicked arms waving those sticks—axe handles said my new friend—and thinking, this is it.

Just two of us in a parking lot, uninsulated by the National Guard. For the first time I tasted the strange dryness of small-town dust moistened by the salt of Southern swelter under my tongue. What had I got myself into? Was I here? Was it real?

Kunk! “Kent, do you think we lost them?” I shouted. His Plymouth may have been geriatric, but it could hit north of 85 mph on our adrenaline. Behind us now, there was no sign of that pickup truck. But ahead—“Watch for cows!”

“Huh?”

“Cows! They get in the road.”

I fixed my eyes on the old Plymouth’s twin tubes of light, then felt myself pull forward as the car decelerated with the stomach-flopping force of an elevator stop.

Kent’s keener senses at the wheel saw her first, before I could focus. Plumped squarely in our lane, as benignly as a glass of warm milk, sat our only verifiable danger that night.

We’d joke later about being ground to burgers had we hit Bessie at car-chase speed, all sandwiched between those orange-on-black California plates, a suitable end for a couple of college boys at the absurd extremities of Southern justice.

For now, though, long, silent minutes stretched as blackly as the country night until we reached our day’s end at Siegent and Mrs. Caulfield’s tidy, handmade house of an elder activist and construction worker in Lettsworth.

Inevitably, a plate of grits, fried eggs, rind-on bacon and butterbeans would greet us.

“Please, Mrs. Caulfield, we don’t want to put you to any trouble,” we’d say the first few times.

She insisted, “Siegent”—pronounced sergeant—“said to take care of you boys no matter how late you get back from New Roads, and that’s what I’ll do.”

Hungry or not, we cleaned our plates and repaired to our spotless little rooms where these brave elders had raised their children.

The vision of tiny roses spotting the old-fashioned wallpaper bloomed through my dreamless nights until we’d head out again in the morning to talk to Black farmers about not being afraid to meet together. Kent talked, I nodded, and at each farm, the farmer and we knew it would still be a long time coming.

Special to the NNPA from New America Media

# THE LATINO BANNER

*Líder en la diversidad*

*Vamos Adelante*

## Parkinson's, Pesticides and Poverty--The Dilemma of Latino Denial

### Part 1

**Yolanda González Gómez**

**HuffPost Voces/New America Media**

**Dallas, Texas** - Since Félix Saldaña immigrated to the United States from Mexico in 1975, his world revolved around going up and down the high pallets, wooden structures and operating machinery in his construction work, which he performed without problems for years, probably strengthened by his years as an amateur boxer in Mexico.

Over time, he became a supervisor in his company, until one day, at age 46, Saldaña began to feel his hands trembling, his legs stiffen and extreme fatigue set in. He also began to suffer frequent falls.

Saldaña thought that such discomforts were normal for his work until his sudden inability to turn his head while using equipment and he "suffered two falls from heights that forced my boss to assign me other duties at ground level."

But Saldaña ignored these symptoms for more than two years. Eventually, he became one of only 15 percent of those with Parkinson's diagnosed before age 50. Most cases are diagnosed at age 65 or older.

Both Latinos like Saldaña and whites in the United States are twice as likely to develop Parkinson's than African Americans and Asians, according to a 2010 study by the University of Missouri and the American Parkinson Disease Association, which analyzed data from 36 million Medicare recipients.

Like many others in the Hispanic population, Saldaña had a greater tendency to ignore the symptoms of the disease partly because many mistakenly believe their symptoms are natural effects of aging.

But also, they delay treatment because they cannot afford it. Because Latinos tend

not to be educated about the condition, they often miss out on resources, existing medical advances and specialized help.

### Living With Parkinson's

Saldaña recalled, "I lived those years very depressed and resisting the signals." But the signs became increasingly noticeable work, interfering with his work. Saldaña finally agreed to see a specialist, who diagnosed him with Parkinson's disease.

"After learning I had the disease, I cut myself off from people, did not want anyone to see me because I thought they were going to make fun of me," he said. "I hid, I was embarrassed to be noticed and greatly feared falling/. It was a long time of confusion and anguish."

Originally from the State of Guanajuato, Saldaña, now 63, has adapted to his condition and come to accept assistance from others, especially his wife and neighbors, "because they already know I'm disabled--that is easy to see," he joked.

Despite his slow movements, his walk is firm and stable. Saldaña attributes his considerable improvement to daily physical exercise in a gym he has assembled in a small room off the kitchen. He also swims, does yoga and goes Zumba dancing with other seniors.

"If you would have seen me 10 years ago you would not recognize me, I was much worse, almost could not walk or be as independent," he states.

Using a specially modified steering wheel, Saldaña is still able to run errands nearby in his pickup truck. And most important, he was able to walk one of his daughters to the altar at her wedding. He proudly says he was who danced the most in the wedding party.

Despite being active, though, Saldaña has difficulty sleeping and affording the cost of his medication, which total from \$300-\$800 per month, even with help from Medicare, he said.

"Without my medications I may not have good mobility, because I notice when the levodopa [medicine] gradually loses its effect after a few hours. I have already been 15 years like this," he said.

Teresa, Saldaña's wife, also adapted to his Parkinson. "At first it was hard to believe, then we faced it, and I have learned to navigate life with this over 15 years," she said.

Saldaña added, "The hardest thing of all is to remember the past, what I was and did. It hurts not being able to move as before. God knows why-- but I'm here facing this if that's his will."

Read Entire Article at  
<http://newamericamedia.org/>

*Yolanda González Gómez wrote this article for HuffPost Voces through the post-fellowship for journalists on Aging, a collaboration of the Gerontological Society of America and New America Media with support from AARP.*



**Félix Saldaña, above, initially ignored his tremors until a doctor diagnosed him with Parkinson's.**  
(Yolanda González Gómez/HuffPost Voces)

Premios K?Onda!  
Presents:

VALENTINE'S  
DAY

Dance

Players Sports Bar  
6036 Dixie Highway  
February 13th 2015  
9 p.m. till 2 a.m.

DESAFIO NORTENO

Mas Tequila

T.G.T.  
DANCE MUSIC ENTERTAINMENT  
TGTMusic.com

Admission: \$10  
Premios Tickets: Free Admission.

DESIGNS BY: DWAYNE M. MEDEL (989) 239-8070

**Disclaimer:**

The Latino Banner and its staff are not responsible and will not be held liable for any mistakes, errors, misspellings and false advertisements in part or whole that may be placed within its publication. Articles, information or comments printed in the Latino Banner are not necessarily the views or beliefs of The Latino Banner newspaper. The Latino Banner reserves the right to edit, change, or delete any information, or refuse to print any information, article or advertisement which is believed to be inconsistent with or conflicts with the mission of the newspaper.

We encourage readers to send letters, story ideas, comments and questions.

**Deadlines:**

2 weeks before each publication date of the 1st and 16th of each month.

**Submission Procedure:**

Mailed or e-mailed to the latinobanner@gmail.com. Preferred format: Jpeg or PDF

# HealthCare Enrollment Event!



## **Are you one of the 25,000 Mid Michigan residents still without Health Coverage?**

Saginaw Health Plan will be offering enrollment assistance for Healthy Michigan, the Insurance Marketplace Exchange as well as Saginaw Health Plan!

**When: Thursday, February 12th**

**Where: Buena Vista Charter Twp. Community Center**

**1940 S. Outer Drive**

**Saginaw, MI 48601**

**You can also call our office or visit our site for more information**

**989.341.3900 • [www.saginawhealthplan.org](http://www.saginawhealthplan.org)**



Bringing energy affordability to Michigan.



# CONSUMERS AFFORDABLE RESOURCE FOR ENERGY (CARE)



Consumers Energy is pleased to announce the continuation of the Consumers Affordable Resource for Energy (CARE) Program! Available to income-qualified customers to help Michigan families afford and manage their monthly energy costs.

**Applications will be accepted from October 1 until the program is full. Space is limited, so an early response is encouraged. Getting help early is the best way to stay in control and safe this winter!**

## TO LEARN MORE:

Visit [ConsumersEnergy.com/CARE](http://ConsumersEnergy.com/CARE) to download an application packet today. Then, call **2-1-1** to find the nearest enrollment agency and make an appointment to submit the application.

CARE Program Eligibility Guidelines	
Number of Household Members	Maximum Income (150% of poverty level)
1	\$17,505
2	\$23,595
3	\$29,685
4	\$35,775
5	\$41,865
6	\$47,955
7	\$54,045
8	\$60,135

Add \$6,090 for each additional household member



10/2014 - 3/2015 | 10,000



# Education

## Hampton University selected for Pathways to Innovation Program by the National Science Foundation

W.V. - Hampton University has been selected as one of 25 U.S. institutions for the Engineering Pathways to Innovation (Epicenter) to join the Pathways to Innovation Program by the NSF-funded National Center.

The Pathways to Innovation Program is designed to help institutions fully incorporate innovation and entrepreneurship into undergraduate engineering education.

The program is run by Epicenter, which is funded by the National Science Foundation and directed by Stanford University and VentureWell (formerly NCIIA).

"This program fits well with Hampton University's commitment to educating our students' minds, hearts and hands," said Hampton University President, Dr. William R. Harvey. "It is not enough to teach theory; we emphasize active practice as well so that our students will be leaders in their disciplines."

"Hampton University's selection to participate in the Pathways program is a great opportunity for us to be part of a group leading the nation's efforts in integrating innovation and entrepreneurship into our engineering programs," said Eric Sheppard, Dean of the School of Engineering and Technology.

Participating schools assemble a team of faculty and academic leaders to assess their institution's current offerings, design a unique strategy for change, and lead their peers in a two-year transformation process.

Program teams receive access to models for integrating entrepreneurship into engineering curriculum, custom online resources, guidance from a community of engineering and entrepreneurship faculty, and membership in a national network of schools with similar goals.

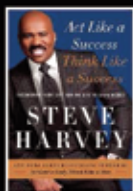
"This is also an opportunity to collaborate across the campus since innovation isn't just

about engineering, it's about science and liberal arts and business and all the other disciplines too and it is also teaming with other units like the art museum," said Sheppard. "I envision lots of fun learning opportunities across the campus."



From left to right: Dr. Trina Coleman, Assistant Provost for Technology; Dr. Eric J. Sheppard, Dean of the School of Engineering and Technology and HU Pathways co-Leader; Mr. Howard Brown, Computer Science student and University Innovation Fellow; Dr. Otsebele Nare, Associate Professor, Engineering and HU Pathways Co-Leader; Dr. Calvin Lowe, Dean of the School of Science

Public Libraries of Saginaw celebrate African-American History Month



**A Century of Black Life, History, and Culture**

Thursday, February 19 ♦ 6:00 p.m.  
Hoyt Library ♦ 505 Janes

Local panelists will engage the audience as they discuss New York Times bestselling author, Steve Harvey's book entitled; *"Act Like a Success, Think Like a Success: Discovering your Gift and the Way to Life's Riches."* Topics under discussion will include; embracing your gift, maximizing your gift, creating your legacy, and more.

### LOCAL PANELISTS

Jimmy E. Greene • Kevin N. Gregory  
Dr. Pamela Pugh Smith • Mary C. Currie



PANEL MODERATOR  
Desmon Daniel, Ph.D.

### Certificates of Achievement:

Gil Johnson, President, Saginaw Valley Ford Lincoln and SVAALTI (Saginaw Valley African-American Leadership Training Institute)

Special Tributes: Carl Williams and Stacey Erwin Oakes, Esquire

Copies of the book are available for check out.

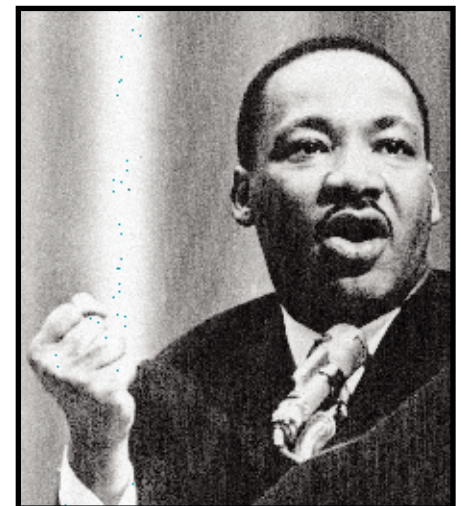
## Seven Students Earn Martin Luther King Jr. Advancing Inclusion Through Research Award

Lansing - The research and creative works of seven Michigan State University students have earned them the Martin Luther King Jr. Advancing Inclusion through Research Award.

The award builds the body of work authored by students that supports the ideals of inclusive excellence through topics of inclusion, diversity and marginalized populations. This year's competition encompassed the themes from the university's Project 60/50.

Student research papers and creative projects completed in 2014 and submitted by members of the Honors College, James Madison College, Lyman Briggs College or the Residential College in the Arts and Humanities were considered.

First prize was awarded to Cameron Allie, Rachel Barton, Erin Gumper, Ali Haque and Savana Swanson for their website, What



Martin Luther King Jr. speaks at Michigan State University on February 11, 1965.

SEE P 11, Michigan State University

DELTA COLLEGE CELEBRATES

# BLACK HISTORY MONTH

2015



## MUSIC OF THE ARTS BLACK HISTORY PROGRAM

Let Delta College's Gospel Choir and Eminent Voices inspire you through music, singing and poetry.

Featuring special guest soloist **Sharrie Williams** and other local artists. You're guaranteed to have a hallelujah good time!

February 19 • 6pm

Delta College Main Campus Lecture Theater (G160)



## BLACK MEN MATTER

Author, speaker, and film producer **Lorenzo Pierson** will moderate a panel discussion on why African Americans feel targeted by police, and how to build positive relationships between the community and police.

"We are all in this together. There are issues from both sides that need to be addressed." - *Lorenzo Pierson*

February 20 • 6pm • Delta College Ricker Center

Vendors are welcome, for more information call 989-332-1040

All events are free and open to the public.  
For full listing of events go to [www.delta.edu](http://www.delta.edu).

Events are sponsored by the Delta College Department of Student and Civic Engagement, English Division, History Division, Business Services, and Youth Empowerment Solutions.

Delta College is an Equal Opportunity Organization, committed to excellence through inclusiveness and diversity. 13-494 (1/15)



# Bill Signed to Protect Students by Adding Cyberbullying to Anti-bullying Policies

**Lansing** - Gov. Rick Snyder recently signed 21 bills focusing on various transportation- and education-related issues across Michigan. The bills range from fighting cyberbullying to streamlining regulations for professional development to making sure veterans attending community college have access to benefits.

“We’ve already taken great steps to confront the challenges posed by bullying in our schools,” Snyder said. “It’s important that we expand our focus to include the growing problem of cyberbullying to bullying policies.”

## **FROM P. 9, Michigan State University**

“Rape Culture” Means. All five students are members of Lyman Briggs College.

Second prize was awarded to Jolisa Brooks for her website, Cultural Appropriation in the Age of Colorblindness. Brooks is a member of the Honors College and James Madison College.

Third prize was awarded to Sona Movsisyan for her research paper titled, “There is such a thing as bad publicity: misconceptions about human trafficking.” Movsisyan is a member of James Madison College.

The students will receive their awards during the All-University Excellence in Diversity Awards program Feb. 16.

Senate Bill 74, sponsored by former state Sen. Glen Anderson, strengthens Michigan’s anti-bullying efforts signed into law by Snyder in 2011 by requiring all Michigan schools to add cyberbullying to their anti-bullying policies.

The legislation requires the Michigan Department of Education to create procedures to report this information to the state. It is now Public Act 478.

The information concerning the 21 bills signed can be read at <http://www.michigan.gov/snyder>

Also receiving honorable mention was Hannah Jenuwine for her research on early college high school programs that support low-income and minority students, along with Leon Hister’s research on homonormativity in the Netherlands and Ryan Tarr’s work on inclusive practices in MSU’s women’s studies theory courses.

Jenuwine is a member of James Madison College; Hister is a member of the Honors College and James Madison College; and Tarr is a member of RCAH.

“The collaborating colleges want to thank all the students who put forward their scholarship for consideration in this competition,” said Bess



German, assistant dean for the Honors College.

“Their efforts help build on the university’s ideals of inclusive excellence and the ongoing conversations surrounding Project 60/50.”

The MLK Jr. Advancing Inclusion through Research Award was created in 2010 to highlight the ways in which MSU students follow King’s legacy, using their critical and creative skills to understand and re-envision the world.

**The time is always right to do what is right.**  
~ Martin Luther King, Jr.

## Women of Colors Presents

Teaching Kids to Sew

5-Week Sewing Project

Date: Tuesday, March 3 – March 31, 2015

Location: SVRC Industries/Learn to Earn Academy  
1000 Tuscola Street

Time: 6 PM – 7:30 PM

Free for ages 6-18

Supplies included

Space is limited

For more information, please call 989.737.9286



# Fisk University Seeks Vice President for Finance & Administration (VPFA)

TN - Fisk University in Nashville, Tennessee seeks an experienced and highly qualified financial and operational leader to assume the role of Vice President for Finance & Administration (VPFA).

The Vice President reports directly to the University President & CEO, Dr. H. James Williams, and will manage a multi-faceted division, while serving as a key member of the University's executive leadership team. Ideally, the new Vice President would assume responsibilities in the spring of 2015.

Founded in 1866, shortly after the end of the Civil War, Fisk University is a historically black university, and is the oldest institution of higher learning in Nashville, Tennessee. The school was named in honor of General Clinton B. Fisk of the Tennessee Freedmen's Bureau.

In 1930, Fisk became the first African-American institution to gain accreditation by a regional accrediting body, the Southern Association of Colleges and Schools.

One of the outstanding achievements in the history of the University was in 1953, when The Phi Beta Kappa Society granted a charter to Fisk University; by this action, Fisk became the host of the first chapter of The Phi Beta Kappa Society on a predominantly black campus. In fact, today, Fisk is one of only four HBCUs to host a Phi Beta Kappa Chapter.

Today, Fisk University is in a period of what can best be described as a renaissance. Under the leadership of President H. James Williams, the University is experiencing

significant growth in enrollment and a continuation of quality in each new class.

Enrollment has increased for three consecutive years, from 620 in 2012, to 645 in 2013, to 773 students enrolled in 2014, which represents a 20 percent increase over the previous year.

The VPFA at Fisk University has an expansive opportunity that includes working with President Williams, who is in his second year as President, and his leadership team.

The new Vice President will be a part of the team that addresses important strategic issues that position Fisk for continued growth in numbers, quality and financial stability. Reporting to this Vice President are the Controller, Facilities Management, Campus Safety, and Information Technologies.

To provide the leadership required in this position, the VPFA should possess an effective combination of personal qualities and professional experience. She/he should possess a high level of energy, deep integrity, a sense of humor, and an outstanding work ethic.

It is preferred that the candidate has at least a master's degree and preference will be given to candidates with a CPA license. Also preference will be given to candidates with experience in higher education; however, candidates from other areas of financial management will be considered.

The new VPFA will have a proven track record of strategic decision-making, management, and leadership, as well as

knowledge of information technology, financial aid, endowment management, facilities planning and management, risk management, debt management, and budgeting.

The Vice President for Finance & Administration search committee will begin reviewing applications in January, with the goal of developing a list of finalists by the end of February. Applications will be received and considered until the position is filled; however, for fullest consideration applications should be received by February 6, 2015.

Applications must include a letter of interest, resume, and five professional references with email and telephone numbers (references will not be contacted without prior authorization from the applicant). Applications and nominations should be sent electronically (MS Word preferred) to the following address:  
moc.hcraesbga@ecnanifksif.

The search is being assisted by Oscar C. Page, Ph.D., Senior Consultant, AGB Search, moc.hcraesbga@pco, 903.870.8303

Fisk University is an AA/EO employer. In keeping with the College's historic commitment to equality, men and women and members of all racial and ethnic groups are encouraged to apply.





**Sabrina Beeman-Jackson**  
Saginaw ISD Head Start/Early  
Head Start Program Director

### NHSA Annual Head Start Conference



NHSA's Annual Head Start Conference and Expo is the largest national event devoted to the Head Start and Early Head Start community. This year more than 5,000 executive directors, directors, administrators, managers, teachers, policy council members, and parents from every state will gather in Washington, D.C. March 29 - April 2, 2015. Visit [www.nhsa.org](http://www.nhsa.org) for conference details and registration.

For additional information concerning Saginaw ISD Head Start visit: [www.saginawheadstart.org](http://www.saginawheadstart.org)

#### About Saginaw ISD HS/EHS

Established in 1965, Head Start promotes school readiness for children, ages three to five, in low-income families by offering educational, nutritional, health, social and other services.

Head Start programs promote school readiness by enhancing the social and cognitive development of children through the provision of educational, health, nutritional, social and other services to enrolled children and families.

Early Head Start, launched in 1995, provides support to low-income infants, toddlers, pregnant women and their families.

EHS programs enhance children's physical, social, emotional, and intellectual development; assist pregnant women to access comprehensive prenatal and postpartum care; support parents' efforts to fulfill their parental roles; and help parents move toward self-sufficiency.

Together Head Start and Early Head Start have served tens of millions of children and their families.

At Saginaw ISD Head Start, our attentive staff is available Monday through Friday to answer all of your questions and make every effort to ensure you are 100% satisfied.

*"Our mission is to provide high quality services, developing school readiness and family empowerment for prenatal to age five children and families by working in partnership with parents and the community."*

**Saginaw ISD Head Start**  
**Claytor Administrative Building**  
**3200 Perkins Street \* Saginaw MI 48601**  
**989.752.2193 \* 989.921.7146 Fax**

#### Office Hours:

Monday: 8 AM – 4:30 PM  
Tuesday: 8 AM – 4:30 PM  
Wednesday: 8 AM – 4:30 PM  
Thursday: 8 AM – 4:30 PM  
Saturday: Closed  
Sunday: Closed

For additional information concerning Saginaw ISD Head Start visit:  
[www.saginawheadstart.org](http://www.saginawheadstart.org)

Source: [www.saginawheadstart.org](http://www.saginawheadstart.org)

**SAGINAW ISD**  
HEAD START  
EARLY HEAD START

**HEAD START & EARLY HEAD START**

**FREE PRE-SCHOOL**  
Enrollments for 0 to 5 year olds  
Call: **752-2193** or  
Visit the Claytor Head Start Building at:  
3200 Perkins  
Saginaw, MI 48601  
**REGISTER NOW!**  
Saginaw County Free Pre-School Partnership

# Black History Month

## Who inspires you?

### Carter G. Woodson

# The Father of Black History Month

*“Those who have no record of what their forebears have accomplished lose the inspiration which comes from the teaching of biography and history.”* Dr. Carter G. Woodson

**Fla.** - The Father of Black History Month, Carter G. Woodson, was born in 1875 near New Canton VA. He was the son of former slaves.

In 1907, he obtained his B.A. degree from the University of Chicago. In 1912, he received his Ph.D. from Harvard University.

In 1915, he and friends established the Association for the Study of Negro Life and History. A year later, the Journal of Negro History, began quarterly publication.

In 1926, Woodson proposed and launched the annual February observance of Negro History

Week, which became Black History Month in 1976.

It is said that he chose February for the observance because February 12, was Abraham Lincoln's birthday and February 14, was the accepted birthday of Frederick Douglass.

Dr. Woodson was the founder of Associated Publishers, the founder and editor of the Negro History Bulletin, and the author of more than 30 books.

His best known publication is *The Miseducation of the Negro*, originally published in 1933 and still pertinent today.

He died in 1950, but Dr. Woodson's scholarly legacy goes on.

<http://www.woodsonmuseum.org/>



Dr. Carter G. Woodson

## Idlewild

**MI** - During the pre-World War I era, the Idlewild Resort Company was formed by four land developers in order to establish a resort for African Americans.

In 1915, Dr. Daniel Hale Williams, the first surgeon to perform open-heart surgery (in 1893), Herman O. and Lela G. Wilson of Chicago, and twenty-three others, were among the first group to join the Idlewild Resort Company tour.

Later, Dr. Williams and Louis B. Anderson of Chicago, and Robert Riffe and William Green of Cleveland, purchased a large majority of the land from the Idlewild Resort Company and formed the Idlewild Improvement Association.

Well-known African Americans who purchased land from the newly formed Idlewild Improvement Association for development were NAACP co-founder Dr. W.E.B. DuBois, entrepreneur Madame C. J. Walker, Lemuel L. Foster, president of Fisk University, and novelist Charles W. Chesnut.

The community would eventually include professional services and businesses, nightclubs, a post office, barbershop, medical services, grocery stores, a roller rink, gas stations, senior citizen housing, automobile repair shops, and police and fire protection.

During the post-World War II era, the new African-American "working" middle class began to come to Idlewild, with a new generation of African-American entrepreneurs investing in the community.

Eventually, Phil Giles and Arthur Braggs, a Saginaw businessman, developed the Flamingo Club and The Paradise Club.

The clubs featured entertainers such as Della Reese, Sarah Vaughn, Al Hibbler; Bill Doggett, Jackie Wilson, T-Bone Walker; George Kirby, The Four Tops, Roy Hamilton; Brooks Benton, Choker Campbell, Lottie "the Body" Tatum-Graves; the Rhythm Kings, the Harlem Brothers, the Dyerettes; and many others.

Braggs not only produced sensational shows in the Fiesta Room at the Paradise Club, but his Idlewild revue performed in cities throughout the United States and Montreal, Canada in many well-known venues, including the famed Apollo Theater.

Members of the Arthur Braggs' Idlewild Revue were Saginaw entrepreneur, Carlean Gill, Norma Washington, Val Benson, Ricky Ford, Cliniece Stubbs, Inez Fakir, Bryant and George Patterson.

More recently, former entertainers and patrons of the Paradise Club celebrated Idlewild's Centennial year in 2012, with a grand celebration hosted by Nikki Braggs, daughter of Carlean Gill and Arthur "daddy" Braggs.

In addition to celebrating the golden days of



The Idlewild Revue, L-R Otis Stanley, Cliniece Stubbs, Carlean Gill, Unknown, Mickey Roberts, Pinkney Roberts, Betty Jo Cave, Val Benson, Jo Ella Keough, Unknown, and Roger Bryan Fluker.  
(From the private collection of Carlean Gill)

Idlewild, the celebration honored Braggs, an entrepreneurial visionary of the 1950's and 1960's who has an indelible footprint in the history of Idlewild, and introduced the Arthur Braggs Artist Fund to benefit scholarships to the Najwa Dance Corps, led by former Arthur Braggs' Idlewild Revue performer Najwa.

The Black Eden of the 1950's and 1960's may not exist today as it once did, but African Americans throughout the United States and abroad maintain strong ties to the community through frequent visits to the resort, and the involvement in the National Idlewilders' annual celebrations, as well as the return of many to the area who are building new homes and businesses.

Sources: Ronald J. Stephens, *The Michigan Banner*

## Spotlight on Great Lakes Bay Region Professionals

# Great Lakes Bay Region Family Building Success Together



**Darryl and Marcia Thomas with daughters, Erica and Lauren.**  
( Photo Portrait Innovations-Professional Studios-Portrait.com)

**Saginaw** - To whom much is given, much is expected. This is the motto by which Marcia Thomas lives her life. A native of Youngstown, Ohio, Marcia is the seventh child of nine.

After graduating from The University of Akron (Akron, OH) with a Bachelor of Science in Industrial Management/Accounting and a Masters of Business Administration from Saginaw Valley State University, Marcia relocated to Midland, MI in 1988, upon accepting employment with The Dow Chemical Company, where she was employed for over 20 years.

While at Dow, her experience included Customer Service, Human Resources – Training & Development and Human Resources – Talent Acquisition, where she was the Sr. Sourcing/Recruiting Specialist for North America.

Marcia also led key corporate initiatives including the annual MLK Celebration, creation of the Dow Promise and the Genesis Award Program recognizing people management excellence.

It was during these early years at Dow where she met Darryl, a Saginaw native. Their friendship quickly progressed to a

nurturing and spiritual relationship which is on the eve of 25 years of marriage.

A lifetime Michigander, Darryl, graduated from Arthur Hill High School, and received a Bachelor of Business Administration degree in Management from Eastern Michigan University, and a Master of Business Administration degree from Central Michigan University.

Darryl has been employed at The Dow Chemical Company for 27 years, where he works as a Global Supply Chain Expertise Leader.

To this union, Darryl and Marcia have been blessed with two beautiful daughters, Erica, 21, and singing sensation Lauren, 18. Both girls attended Handley Elementary and Saginaw Arts & Sciences Academy (SASA).

Presently, Erica, a 2011 graduate of Arthur Hill/SASA, is currently a graduating senior at Florida A&M University, Accounting major. Lauren is a 2014 SASA graduate, and is now a freshman at The University of Michigan majoring in Engineering.

As working parents, Marcia and Darryl always found time for every chaperone request, field trip, sporting event (cheer-leading, basketball and track for Erica and track for Lauren) as well as dance practices and performances.

Additionally, the girls were always active in the youth department at Zion Missionary Baptist Church. Erica and Lauren have both traveled internationally at young ages.

They have continued the family legacy of leadership in organizations such as National Association for Black Accountants (NABA)

**SEE P 16, Building Success Together**

**FROM P 15, Building Success Together**

for Erica, and National Association for Black Chemists and Chemical Engineers (NSBE) for Lauren.

It takes a strong partnership to balance two corporate careers with leadership responsibilities in the church, community and raise a family.

Marcia and Darryl have been able to do this with a foundation of putting God first, and maintaining leadership positions within Zion Missionary Baptist Church. Currently, Marcia as a member of the Mass Choir and the Church Educational Advisory Ministry, and Darryl as a member of the Trustee Ministry and the Male Chorus.

Dinner together and review of the day were critical activities for the Thomas family even to this day.

Marcia is currently employed at Tata Consultancy Services in Midland as the Human Resources Manager for the Business Process Services.

A life member of Alpha Kappa Alpha Sorority Incorporated, Eta Upsilon Omega Chapter, she has held several offices including

President, Vice President, Secretary, Ivylette Youth Group Lead Advisor and currently the Financial Secretary.

She is a member of several other organizations and boards, including a lifetime member of NAACP, a member of the Board of Directors for the Saginaw Valley Alumni Association, Underground Railroad, and the SVSU College of Business Management Advisory Board.

Darryl's community involvement includes, United Way of Saginaw County, Campaign Cabinet, Health Delivery Inc., School Based Health Centers Community Advisory Council and SVSU Diversity Council.

He is a graduate of Leadership Saginaw County, and a Steering Team Member for Saginaw Leadership Cares.

A 2014 recipient of the Power of Dad Award, Darryl, enjoys mentoring early career employees and students interested in pursuing careers in business and entrepreneurship, and has served as a Big Brother in the Big Brothers Big Sisters program.

He is also actively involved with Dow Chemical's Saginaw County volunteer initiative, and volunteered on projects at Houghton-Jones

Neighborhood Resource Center, The Saginaw Children's Zoo and Habitat for Humanity.

Darryl is a Life Member of Kappa Alpha Psi Fraternity, Inc. and a Past President of the Saginaw Alumni Chapter. He currently serves as Saginaw Alumni Chapter's Chaplain.

Darryl describes his style as one of leading and serving others with humility, which was largely influenced by both of his parents, who always looked out for others, and understood the importance of a strong community.

His life has also been inspired by Martin Luther King, Jr., who was one of the most notable and impactful African American leaders during his lifetime.

When asked what historical figure she resembles, Marcia is a combination of Maya Angelou's passion, the organizational skills and leadership of Harriet Tubman and most importantly, her mom, the late Lelia Pearl Perdue.

Marcia and Darryl Thomas will celebrate 25 years in September. In the past 25 years, they have celebrated much success and excitement with their daughters.

*You'll Do Better at*

**GARBER**

5450 Bay Road - Saginaw

**Alexandra Keeling**  
Sales Consultant  
989.790.0120  
989.791.9946

**Better Car Buying Experience**

4 Garber Locations in the Great Lakes Bay Region

**BUY IT. LOVE IT. OR BRING IT BACK.**

Garber's Exclusive 3 Day Return Policy

See dealer for complete details.

**GoGarber.com**





## ***believe. do.***

At AT&T we believe in communities. That's why we do what we do. Like striving to connect people with good jobs, donating our time and talent, supporting the underserved, and promoting innovative educational programs.

Because we believe the power of you creates limitless possibilities for us all.

**That's why we proudly support the Michigan Banner.**

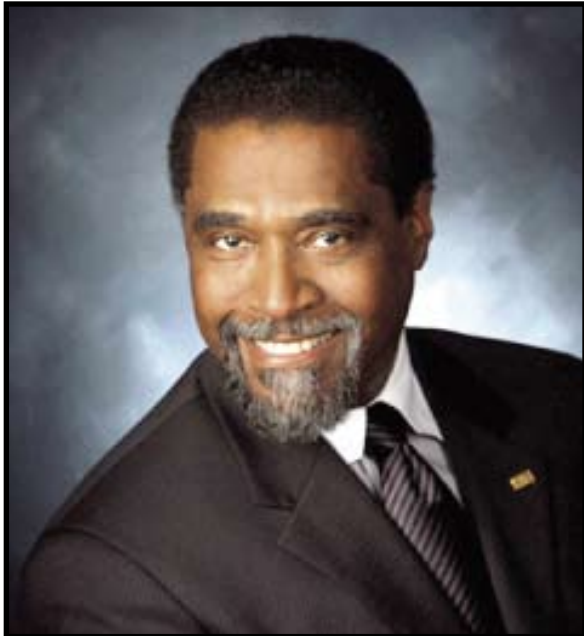
**Rethink Possible<sup>®</sup>**



© 2011 AT&T Intellectual Property. All rights reserved.

# Intersection of Business & Wealth

## Darnell Earley is DPS's New Emergency Manager



Darnell Earley

By Donald James

**Detroit** - Darnell Earley calmly answered the media's tough questions at a recent press conference held at the city's Burton International Academy to introduce him as Detroit Public Schools' (DPS) new emergency manager (EM).

While the rapid questions about his plans to rescue DPS from its nearly \$170 million deficit, and his ideas on how to improve educational opportunities for students and teachers were non-stop, Earley appeared well prepared for not only the barrage of questions, but the tough road ahead as DPS' new EM, the fourth since 2009. He replaces outgoing EM Jack Martin.

Earley takes over as EM after serving as the city of Flint's EM since September 2013. Flint is expected to transition back to local control in April, 2015.

He also served as Flint's city administrator from 2001 to 2004, where he successfully developed and implemented three fiscal-year city budgets, all of which represented a reduction of more than \$19 million as part of an overall retrenchment management plan.

Additionally, Earley has served as Saginaw's city manager and chief administrative officer. He is credited with reorganizing the city's financial management structure and redeveloping the budget process to implement a performance-based focus.

Over the last 35-plus years, Earley has held many other high-profile professional positions, including deputy county controller for administrative services and budget (Ingham County, Michigan); director of research and public policy staff (Michigan House of Representatives); township manager (Buena Vista Charter Township, Michigan); administrative assistant to the county administrator/EEO (Muskegon, Michigan) and director of community development (Urban League in Muskegon).

Additionally, he was an adjunct faculty member at Grand Valley State University for 12 years, where he taught such undergraduate and graduate courses as public budgeting, financial administration, workplace diversity and human service organization development.

He is also the past president of the International City/County Management Association (ICMA), which has almost 10,000 members in 31 countries across the globe.

"Darnell brings to our international organization the right combination of strong leadership skills," said Robert J. O'Neill, Jr., ICMA executive director at the time of Earley's presidency. "He is strongly committed to demonstrating the value of professional management."

A native of Muskegon, Earley, after graduating from Muskegon Heights High School, went on to earn a bachelor's degree from Grand Valley State University and a master's degree in public administration from Western Michigan University. He has always been a strong advocate for quality education and feels that DPS' students are extremely important to the future of Detroit.

"I'm convinced that the final draft of the story of Detroit's rebirth won't be completed until the chapter on Detroit Public Schools be rewritten," said Earley, who is also an ordained Baptist deacon.

"That revision is some six years in the drafting, with at least another 18 months of editing yet to be done. So education must and will be the focal point of all of our efforts. It must be a cornerstone of a strong, revitalized Detroit.

"We will be looking for innovative and bold initiatives that offer positive outcomes throughout the DPS organization, academically and organizationally. It's going to take all of us pulling together to move that needle to financial solvency, educational competitiveness and community sustainability."

He continued, "It takes a team to manage a city, a school district, a business, a church, because one person cannot do it by him or herself.

"However, every team must have a leader who has the capacity to get things done in the face of what many deem insurmountable odds. Every team must also have a vision that will make a place much better than when the team got there.

"That's my goal to leave Detroit Public Schools in much better shape than it was when I got here. I ask your help, and I solicit your prayers as we move forward to the next phase of DPS."

"Darnell Earley has a legacy of success in dealing with municipal challenges in the state of Michigan," said Gov. Rick Snyder.

"He has done outstanding work in Flint, Saginaw and wherever he has gone. We now have the opportunity for Darnell to come join us here at DPS and bring his special expertise and skillset.

He has my full support and backing to make sure that we follow through to help our kids in DPS be more successful."

The Michigan Chronicle



**LOW MORTGAGE RATES ARE... STILL KNOCKING!**

Plus, receive **\$500 OFF** closing costs!\*

**Wanigas**  
CREDIT UNION  
wanigas.com

**APPLY TODAY!**

**989-799-6011**

\*Loans currently financed with Wanigas Credit Union are not eligible for this offer. Offer cannot be combined with any other offer. Offer Valid on Mortgage amounts greater than \$50,000. Excludes Home Equity and Non-conventional Mortgages. Offer Expires March 31, 2015.

NCUA LENDER



**If you've got the right stuff, we'll train you!**

Interested in serving your community?  
Want a rewarding career?

The City of Saginaw is accepting applications for

**Full-Time Police Officers**  
**Full-Time Firefighters**

If hired

- ✓ The Saginaw Fire Department will hold an in house Fire Academy to provide you with the required Fire certifications.
- ✓ The Saginaw Police Department will sponsor you to attend a 17-week Police Academy.
- ✓ And provide you with wages and benefits!

Visit [www.saginaw-mi.com](http://www.saginaw-mi.com) and click on the "Find a Job" link for full copies of our Firefighter and Non Certified Police Officer job announcements, employment applications and FAQ sheets. EOE



**Come join our team!**

*Saginaw*



## Spencer's Restaurant

5530 Gratiot Road  
between M-47 & Center Rd. in Saginaw, MI  
**989.793.4500**

[www.spencersroute46.com](http://www.spencersroute46.com)  
M-F Open for Lunch 11:30 a.m.  
Sat. Open at 5 p.m.  
CLOSED Sun

*Spencer Dambro, Owner*



**Terry Reed**  
Sales Professional  
Used Cars



**Thanks Mrs. Helen Daniels, 87 Years Young, for the Purchase of Your New Cruze! Thanks Cynthia Anderson for Trusting Me to Take Care of Your Mom.**

Phone (989) 667-2000 Ext 341

Direct (989) 460-0341

Fax (989) 667-0103

E-Mail [terry.reed@labadieauto.com](mailto:terry.reed@labadieauto.com)

Website [www.labadieauto.com](http://www.labadieauto.com)

**Labadie Buick Cadillac GMC**

711 S. Euclid Ave.

Bay City, MI 48706



**Community Connections**  
Community Talk for Community People  
Featuring the News and Interest of the African American Community

Sundays @ 6:00am

Get Connected - Be Informed  
Stay Involved

with host  
Joyce Harvin



Valentine's Day  
Feb. 14

**Erika's FLOWERS**

214 Federal Ave. 755-9330




Thank you Earleen McKnight for your business!

**Leon Washington, Sales Professional**

**5155 State St. 989.790.5155**  
**Saginaw, MI 866.790.5155**  
**48603**

[www.McDonaldAuto.com](http://www.McDonaldAuto.com)

## GM Highlights Diversity at Detroit Auto Show



Crystal Windham and Don Butler - Courtesy Photo

By Freddie Allen  
NNPA Senior Washington Correspondent

**Detroit** – During the media week leading up to the 2015 North American International Auto Show, General Motors (GM) not only revealed new models and concept cars like other automakers, they also showcased the importance of diversity in the company's ranks.

At "Design by Detroit," an event hosted by GM that featured local artists, industry insiders and a custom-painted Stingray, three young, minority

designers shared their experiences working for the embattled, century-old auto company.

Ven Lai, the lead creative designer for the Chevrolet Color and Trim Studio, said that after joining GM in 2007, she learned that the company appreciated passion for design and that when artists from different cultures and backgrounds lend their input to the process, the car, the customer and the brand benefit.

Crystal Windham, the first African American female design director at GM, currently leads the Chevrolet Passenger Car & Small Crossover Interiors department. Windham's work was featured in the 2014 Chevrolet Impala and the all-new electric hybrid Chevrolet Volt.

"As designers, we've been empowered," said Windham in her official press bio. "There is an exciting renaissance at GM and I am thrilled to be a part of it."

Martin Davis, the design manager for the Exterior lighting and North American exterior Design, said that Windham has already left her mark on the interior design of Chevrolet passenger cars and that consumers will see even more of her influence on that segment very shortly as new products are rolled out.

Davis, who led the team that redesigned the exterior lighting for the new Cadillac Escalade said that working on the iconic sports utility vehicle was humbling and surreal.

"But you quickly get past that and embrace the challenge," said Davis, who started his career with GM when he was 22 years old. "Working with new technologies like [light emitting diodes] enables us to do a number of things we haven't done before."

Davis continued: "There's always that risk of being able to deliver on a design that you have sold to senior leadership and they are expecting your design to work."

Ed Welburn, vice president of Global Design and General Motors, said that he still loves the look on a designer's face when their concept is selected for a new project.

"I don't care if they're right out of school or if they've been with the company 40 years," Welburn smiled. "They have that look on their face like they're 8 years old."

Welburn, who studied sculpture and design at Howard University and joined the automaker when President Richard Nixon was still in the

*SEE P 21, GM Highlights*

**FROM P 20, GM Highlights**

White House, is the first executive to lead all of the company's Global Design Centers in the United States, Germany, Korea, China, Australia, Brazil and India.

The GM veteran said that he enjoyed knitting together a global team of studios, where everyone really knows and supports one another.

"It helps us understand our customers a whole lot better. Everyone brings some creative thought to the process that may be a bit unique in one way or another," said Welburn. "I think we really benefit from that."

Like cultural diversity overseas, Welburn said gender and ethnic diversity in the United States is extremely important to GM and considers his involvement in the evolving diversity mission at GM a part of his legacy. He admitted that there are not nearly as many Blacks and other minorities in the company as he would like.

Welburn met with the president of the College for Creative Studies in Detroit, Mich., and learned that the school was also having a tough time enrolling African American students.

Recruiting Blacks for STEM (Science, Technology, Engineering and Mathematics) careers isn't just a GM problem, it's an American one.

A 2014 study on STEM workers by the Joint Center for Political and Economic Studies, a nonpartisan think tank focused on racial equity, reported that Blacks account for less than 4

percent of workers in science and engineering jobs. Meanwhile, industries that are more dependent on STEM-related workers are expected to grow at nearly twice the rate as sectors that are less dependent on STEM workers.

That's why the decorated auto exec is working with Detroit-area middle school and high school students, mostly African American, to identify the ones who want to attend CCS and offers them scholarships.

Anita Burke, the chief engineer of the GMC Canyon, a mid-sized truck, said that when she was younger, women didn't go into design or engineering. That was considered men's work. Burke thought about going into nursing or teaching, because that is what people expected her to do.

A chance conversation with a chemistry teacher who noticed her aptitude for math and science during her junior year in high school and encouragement from an older brother steered her away from nursing and into engineering.

"One of the things I've taken most from my career at General Motors is my best experiences have come when I stepped out of my comfort zone," said Burke.

Burke took on two international assignments during her tenure at GM. She spent about three years in Toluca, Mexico and three and half years in Sao Paulo Brazil managing engineering groups and directing aftersales engineering.

"It was something I never would have imagined that I was going to do with my career coming out of college," said Burke, a graduate of the Illinois Institute of Technology. "That was my first step out of my comfort zone and I learned from that, 'Wow, the best things come from those [experiences].'"

Burke added: "If I didn't step out of my comfort zone, I wouldn't be chief engineer of this truck and it's been my dream job."

Burke said that it's not only important that young women and minorities feel empowered to pursue STEM degrees, but that they also feel welcomed to pursue STEM careers. That's the only way that the auto industry and many others will start viewing their presence in science and math fields as the norm.

"Many kids these days have zero understanding of what the auto industry is and depth of the things that you can do," said Burke.

She explained, "You don't have to be a CEO of a company, if that's really not your passion, you just gotta love what you do."

Welburn agreed.

"You can have a wonderful very fulfilling career in design," said Welburn. "But the most important thing for me – I think it's true for every young person – you need to go into a field that you're passionate about whether its design or music or journalism. If you're not passionate about it, don't do it."

**Saginaw County Chamber of Commerce**  
**Welcome to the Chamber!**



**Great Lakes Security**

**3045 Bay Plaza Dr.**

**Saginaw, MI 48604**

**1000 businesses strong:**

**Are YOU a member? 989.401.5457**

**Contact**

**Susan@saginawchamber.org**

**or 989-757-2112**

**for more information.**

**Free Starting a Business Seminar Offered**

**Saginaw** – The Michigan Small Business Development Center Great Lakes Bay Region is pleased to offer a Starting a Business seminar at the Hoyt Library at 505 Janes Avenue in Saginaw on Wednesday, Feb. 18 from 1 p.m. to 4 p.m.

This seminar is designed for individuals who are considering self-employment and those who may be at the beginning stages of starting a business.

Delivered in a seminar format, this introductory session helps aspiring entrepreneurs assess their abilities to lead and manage a company, as well as evaluate market and sales potential for their products/services. Start-up costs, financing options, and business planning are introduced, along with other necessary steps to getting started.

For more information about Michigan SBDC, online resources, business education seminars and registration, go to [www.SBDCMichigan.org](http://www.SBDCMichigan.org) or call 989.686.9597.

Pre-registration is required and reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance.

Seminar sponsors are Public Libraries of Saginaw, Saginaw Future, Saginaw County Clerk and the SBDC Great Lakes Bay Region hosted by Delta College Corporate Services at Delta College.



# Business Directory

## Appraisal Services

Clarence W. Osborne Jr.,  
Certified General Appraiser  
Residential and Commercial  
989.746.9721  
989.780.2088

## Attorneys

The Law Offices of  
Alan A. Crawford PLLC  
Alan A. Crawford, Attorney At Law  
615 Griswold Ste. 1215,  
Detroit, MI 48226  
803 Court Street, Saginaw, MI 48602  
313.559.7881  
313.556.2487 (Fax)  
www.acrawfordlaw.com

Michael L. Oakes, Attorney At Law  
2811 E. Genesee  
Saginaw, MI 48601  
1-888-886-5711  
www.oakeslawgroup.com

## Auto

Garber Buick  
5925 State Street  
Saginaw, MI 48603  
989.497.4444

Labadie Olds   
711 S. Euclid  
Bay City, MI 48706  
Terry Reed  
Sales Professional  
989-667-2000 Ext. 341  
Direct 989-460-0341  
Fax 989-667-0103  
E-mail terry.reed@labadieauto.com  
Website www.labadieauto.com

McDonald Pontiac-GMC, Inc.  
5155 State Street Saginaw, MI 48603  
Leon V. Washington  
Sales & Leasing Professional  
989-790-5155  
Leonwa1@yahoo.com

Saginaw Valley Ford Lincoln  
4201 Bay Road  
Saginaw, MI 48603  
Parys Liddell  
Sales Consultant-Lincoln Certified  
Representative  
989.792.2453

## Auto Detail

Morningstar Auto Detail Shop  
306 East Remington Street  
Saginaw, MI 48601  
989-482-6505  
www.MorningStarDetail.com

## Bakeries

Lighthouse Bakery  
285 S. Outer Drive  
Saginaw, MI 48601  
989-754-7088  
Fax 989-754-7099

## Beauty

Illusions Beauty Salon  
Valerie King  
Owner/Operator  
1400 W. Genesee Street  
Saginaw, MI 48602  
989.755.2666/989.755.3883

Imani Beauty Salon  
Felicia Thomas  
212 Federal Ave. (Downtown)  
Saginaw, MI 48601

Reflections of U Too  
Louise McKinnie, Owner  
2103 Sheridan Ave.  
Saginaw, Michigan 48601  
989.753.4600

Sports Barbershop  
1400 W. Genesee  
Saginaw, Michigan 48602  
989-992-2600

Unique Cuts & Massage  
1502 Court Street  
Saginaw, MI 48602  
989-327-2338

Unique Cuts II  
3125 E. Holland  
Saginaw, MI 48601  
989-327-2338

## Cleaning Services

Best Choice  
Floor Maintenance & Carpet Cleaning  
989-316-8327  
bestchoicefmandcc@hotmail.com

## Community Centers and Services

First Ward Community Services  
1410 N. 12th Street  
Saginaw, Michigan 48601  
989-753-0411

## Dentists

Jack W. Nash, DDS  
Cosmetic and  
Restorative Dentistry  
1320 S. Washington Ave.  
Saginaw, Michigan 48601  
989-752-1200

## Employment Services

Great Lakes Bay Michigan Works!  
312 E. Genesee  
Saginaw, MI 48607  
Phone 989.752.3145  
Fax 989.752.3075

## Fashion

Where Did U Get That Hat?  
Specializing in Custom Designs  
"Sunday's Best"  
Yvonne Ellison/Milliner  
Phone 989-529-4193  
E-mail: ye Ellison@aol.com

## Financial

City of Saginaw  
Block Grant & Rehab Program  
Saginaw, MI 48601  
989-759-1530

Saginaw Economic  
Development Corporation  
Shontaye Bibbs  
1315 S. Washington Avenue,  
Room 207  
Saginaw, MI 48601  
989-759-1395  
sbibbs@saginaw-mi.com

Team One Credit Union  
520 Hayden Street  
Saginaw, MI 48607  
989.754.6575  
888.288.3261

## Florists

Erika's Flowers  
214 Federal Ave.  
Saginaw, MI 48607  
989-755-9330  
www.erikasflowerssaginaw.com

## Food & Dining

Spencer's Route 46  
Spence Dambro  
Proprietor  
5530 Gratiot  
Saginaw, MI 48638  
989-793-3400  
www.spencersfinefood.com

## Funeral Homes

Deisler Funeral Home  
2233 Hemmeter Rd.  
Saginaw, MI 48603  
989.799.1151

## Heating and Cooling

HORIZON  
Azola Williams  
989-755-8650 Business  
989-233-3295 Cell

## Home Health Care Services

ComForcare Home Care  
320 S. Washington Ave. Ste. 202  
Saginaw, MI 48607  
989.752.5501  
www.mbsmichigan.comforcare.com

## Mausoleums

Oakwood Memorial Mausoleum  
5950 Gratiot Road,  
Saginaw, MI 48638  
989.792.2961

## Photography

E.B. Studio  
212 Washington Ave.  
Saginaw, MI 48607  
989-397-4144

## Publications

David Hall  
Crimiel Publications LLC  
POB 20061  
Saginaw, Michigan 48602

## Restaurants

Rite Spot  
1205 Lapeer  
Saginaw, MI 48601  
989-754-6001

Savoy Bar & Grill  
127 S. Franklin Street  
Saginaw, MI 48607  
989.754.9660

## Retailers

GREEKS "R" US  
2203 E. Genesee  
Saginaw, MI 48601  
989-755-4925  
riggins52@charter.net

## Shoe Repair

Morgans Shoe Repair  
308 Federal Ave.  
Saginaw, MI 48607  
989-754-6155

## Township Government

Buena Vista Charter Township  
Dexter A. Mitchell  
Township Manager  
1160 S. Outer Dr.  
Saginaw, MI 48601

The Michigan Banner Appreciates  
ALL of Our Advertisers!

Advertisers Are Talking 24/7 Around The Great Lakes Bay Region And Beyond @ [www.themichiganbanner.com](http://www.themichiganbanner.com)!  
To Join The Conversation Contact The Sales Staff at 989.753.3475, or the [michiganbanner@gmail.com](mailto:michiganbanner@gmail.com).

# Health

## “Better Choices, Better Medicine, Better Healing”

### Physical Activity Improves Quality of Life

By the Go Red For Women Editors

#### AHA physical activity recommendation

The American Heart Association recommends just 40 minutes of moderate to vigorous aerobic exercise three to four times a week. Even brisk walking will do.

Here are some reasons why physical activity is proven to improve both mental and physical health.

#### Physical activity boosts mental wellness

Regular physical activity can relieve tension, anxiety, depression and anger. You may not only notice a “feel good sensation” immediately following your physical activity, but most people also note an improvement in general well-being over time during the weeks and months as physical activity becomes a part of your routine. Specifically, physical activity can improve mental health as it:

- Releases tension
- Promotes enthusiasm and optimism
- Counters anxiety and depression
- Improves self-image

Exercise increases the flow of oxygen which directly affects the brain. Your mental acuity and memory can also be improved with physical activity.

#### Physical activity increases immunity

It enhances your immune system and decreases the risk of developing diseases such as cancer and heart disease. It also helps delay or prevent chronic illnesses and diseases associated with aging and maintains quality of life and independence longer for seniors.

#### Physical activity reduces risk factors

Becoming more active can reduce your risk of heart attack or stroke. Physical activity lowers your heart disease risk as it:

- Prevents and manages high blood pressure
  - Reduces coronary heart disease in women by 30-40 percent
  - Reduces risk of stroke by 20 percent in moderately active people and by 27 percent in highly active ones
  - Establishes good heart-healthy habits in children and counters the conditions (obesity, high blood pressure, poor cholesterol levels, poor lifestyle habits, etc.) that lead to heart attack and stroke later in life
- Physical activity can also boost your levels of good cholesterol.

#### Physical activity prolongs your optimal health

Without regular physical activity, the body slowly loses its strength, stamina and ability to function well. And for each hour of regular exercise you get, you'll

gain about two hours of additional life expectancy, even if you don't start until middle age. Moderate exercise, such as brisk walking, for as little as 30 minutes a day has the proven physical health benefits listed above as well as:

- Improves blood circulation, which reduces the risk of heart disease
- Keeps weight under control
- Helps in the battle to quit smoking
- Prevents bone loss
- Boosts energy level
- Helps manage stress
- Helps you fall asleep faster and sleep more soundly
- Increases muscle strength, increasing the ability to do other physical activities

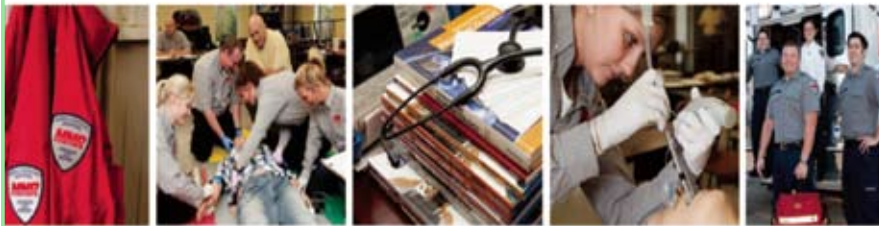
See for yourself. Once you get over the inertia and find creative ways to fit physical activity into your life, we think you'll agree that the effort to get moving is worth it!

Try the at-home workout video with fitness contributor Andia Winslow for new ways to get fit without a gym every day at <https://www.goredforwomen.org>.

Source: <https://www.goredforwomen.org>.



Emergency Medical Technician Course  
Coming January 2015



Course Fee: \$840.00 plus books  
More details and registration available at  
[www.mobilemedical.org](http://www.mobilemedical.org)

### Healthy Green Smoothie

Ingredients:

- 1 banana
- 1/2 cup strawberries
- Juice of 1 lemon (about 4 tablespoons)
- 1/2 cup other berries such as blackberries or blueberries
- 2 ounces fresh raw baby spinach (about 2 cups)
- 1 tablespoon fresh mint or to taste
- 1 cup cold water or ice

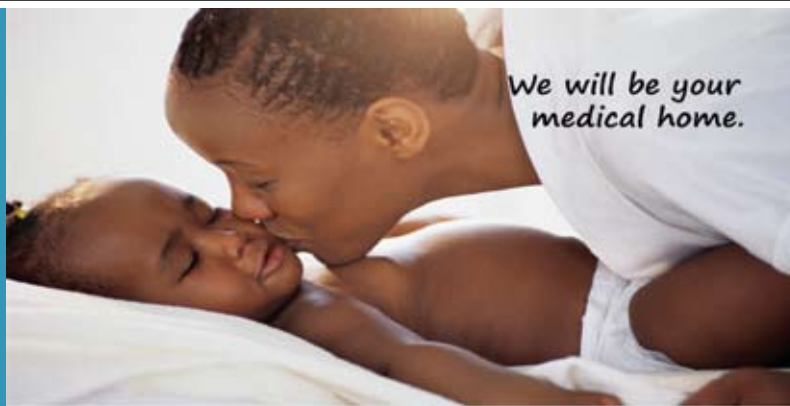


Directions:

Place all ingredients in a blender or juicer and puree. Enjoy.

Dietitian's tip: This refreshing drink is an excellent source of vitamins A and C.

<http://www.mayoclinic.org/>



We Serve the Great Lakes Bay Region.  
Everyone is welcome regardless of insurance coverage.

Quality Healthcare for Everyone

AHHS School-Based Program  
BaySide Health Center  
Bridgeport Community Health Center  
David R. Games Community Health Center  
HDI Ob/Gyn and Midwifery Services, Bay City  
Inlay City Migrant Health Center  
Jones Street Academic Community Health Ctr.  
Roosevelt S. Ruffin Community Health Center  
SHS School-Based Program  
Shiawassee Community Health  
The Hearth Home  
Wadsworth Dental Center  
Thumb Area Community Health Center  
and more...

**HDI HEALTH DELIVERY INC.**

HealthDelivery.org  
989.759.6400



Independence. Dignity. Quality of Life.

**COMFORCARE HOME CARE®**

A Dedicated Non-Medical Home Care Agency

### The ComForcare Mission

To improve the quality of life and level of independence for every client and family receiving our services.

We focus on four initiatives that are critical to the well-being of seniors

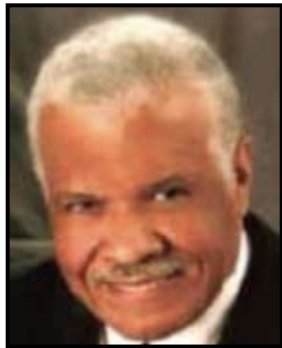
- Full Prevention
- Medication Adherence
- Chronic Disease Management
- Transition of Care



Wilbert J. Smith and Alois B. Smith  
Owner/Operators

Contact us today to learn more about our Quality Care Guaranteed  
320 S. Washington Avenue\* Suite 202\*Saginaw, MI 48607  
989.752.5501 – 989.752.5503 FAX  
Email: [mbsmichigan@comforcare.com](mailto:mbsmichigan@comforcare.com)  
Website [www.mbsmichigan.comforcare.com](http://www.mbsmichigan.comforcare.com)

## Dr. Nash's Dental Corner



Dr. Nash

Dr. Jack Nash has been practicing dentistry for over 35 years. He is a graduate of the University of Michigan Dental School. He has also been an adjunct faculty member at Delta College and is currently a Fellow of the American Academy of General Dentistry and a graduate of the prestigious Council on Innovative Dentistry.

All opinions discussed in the article are those of Dr. Nash. Treatment options should be discussed with an individual's personal dentist.

### Dear Dr. Nash:

Due to some family problems and my son's job loss I have inherited my grandchildren for awhile, or at least until my son relocates and settles into a new job. I want to teach my grandchildren how to brush and floss their teeth.

My question to you is how long it should actually take to brush your teeth and how often you should floss. It seems like my grandkids just run into the bathroom and run right back out and say that they have brushed their teeth.

I don't think they are doing a good job or even spending enough time on their teeth. So, if you could be so kind, can you give me some guidelines on tooth brushing and flossing?

Thanks, Savannah

## February is National Children's Dental Health Month

### Dear Savannah:

I am glad that you are concerned about your grandchildren's oral health. I can lay out some basic guidelines on how long they should actually be spending brushing their teeth.

First of all, the statistics say that the average person only spends less than 40 seconds (kids spend way less time) brushing their teeth, and of those that do brush their teeth, many of them do not floss.

It is recommended that a person spend 2 minutes brushing their teeth with an anti-microbial tooth paste. If you want to do the best job brushing your teeth you need to develop a system, meaning that your grandchildren brush their teeth the same way every time.

I myself start on the upper right, then go upper left, then do the lower left and end on the lower right. You need to spend about 3 seconds on every tooth to get the best job done, then rinse out well and floss immediately.

You also need to brush the roof of your mouth, your tongue, and all the gum tissues that are surrounding your teeth. If you want your mouth "fresh," you need to brush and then rinse out everything you place in your mouth.

I don't want to get into really how much bacteria the human mouth has in it, but it is a lot. I would highly recommend that you monitor your grandchildren while they brush their teeth. Maybe even make a game out of the process. I really commend you for being concerned about your grandchildren's dental health.

To assist you, there are a couple of toothbrushes on the market that have timers built into them already. They are a little expensive, so I would use just a kitchen timer set for two minutes to guide your grandchildren's tooth brushing. The time for flossing would, of course, be in addition to the brushing time.

The key to successful habits is to have a system down for brushing/flossing the teeth so you do the same thing every time, including brushing thoroughly twice a day and flossing once a day.

You will be glad you did because there is just too much junk food that kids get into everyday.

Stay well,

Dr. Nash

Dr. Jack W. Nash, 1320 S. Washington Ave.,  
Saginaw, Michigan 48601-2591, office 989.752.1200,  
fax 989.752.2481.



# Wear Your Heart on Your Sleeve



Vonda VanTil

By Vonda VanTil, Social Security Public Affairs Specialist

**Grand Rapids** - February is the month when we celebrate love and friendship. The Centers for Disease Control (CDC) has also declared February as American Heart Month to bring awareness to the leading cause of death for both women and men in the United States--heart disease.

Just as the heart is vital to our emotional and physical well-being, Social Security disability benefits are often a vital lifeline for people who are unable to work due to severe disabilities—whether heart-related or not.

Social Security pays benefits to cover people who can't work and whose medical condition meets the strict definition of disability under the Social Security Act.

A person is considered disabled under this definition if he or she cannot work due to a severe medical condition that has lasted or is expected to last at least one year or result in death.

The person's medical condition must prevent him or her from doing work that he or she did in the past, and it must prevent the person from adjusting to other work based on their age, education, and experience.

If you are disabled, and think you are eligible to receive disability benefits, you will need to complete an application for Social Security benefits. It's easy to apply online at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability).

We also invite you to visit our Faces and Facts of Disability website to watch and read stories about people who have truly benefited from Social Security's disability program and to get the facts about this very important program.

Helping people is at the heart of what we do. You can learn more at [www.socialsecurity.gov/disabilityfacts](http://www.socialsecurity.gov/disabilityfacts).

*Vonda VanTil is the public affairs specialist for West Michigan. You can write her c/o Social Security Administration, 3045 Knapp St NE, Grand Rapids MI 49525 or via email at [vonda.vantil@ssa.gov](mailto:vonda.vantil@ssa.gov)*

## Covenant HealthCare and St. Mary's of Michigan Ask for Your Help to Stop the Spread of Illness!

**Saginaw** - With flu season in effect, Covenant HealthCare and St. Mary's of Michigan would like to remind people to visit hospitalized patients only when they are feeling healthy and well.

Both hospitals are asking the public's help to limit visitors to healthy immediate family members during this peak flu time of year.

They also are asking people to follow the common sense rules to reduce the risk of spreading colds, flu, and other illnesses:

- Wash hands often with soap and water for 20 seconds
  - Avoid touching eyes, nose and mouth with unwashed hands
  - Cover your cough
  - Avoid sharing items with those who are sick
  - Disinfect frequently touched surfaces
- Remember, if you do not feel well, please do not visit your loved ones.



## Celebrate International Boost Self-Esteem Month!

We could all use a self-esteem boost, and as February is International Boost Self-Esteem Month, now is the time. A few ways to boost your self-esteem and feel good is positive thinking, a massage, and exercise!

# Becoming a Habitat Homeowner



**Saginaw** - Habitat for Humanity offers a homeownership opportunity to families unable to obtain conventional house financing – generally those whose income is 30 to 60 percent of the area's median income.

#### Families are selected based on:

- Level of need
- Willingness to perform 'sweat equity hours'
- Ability to pay the no-profit loan

In most cases, prospective Habitat families make a down payment and contribute 250 to 400 hours of 'sweat equity' on the construction of their home. Mortgage payments are kept affordable because of the donated materials and volunteer labor.

#### What is sweat equity?

Sweat equity is an exciting cornerstone to the Habitat ministry designed to meet three important goals:

- Partnership – Sweat equity provides meaningful interaction between partner families, affiliate representatives and Habitat volunteers

- Pride in homeownership – Investing in sweat equity hours in their own homes helps families in the construction phase begin the transition to homeownership.

- Development of skills and knowledge – On the building site, partner family members gain a real understanding of the construction of their home and of the maintenance issues they will face in occupancy.

Habitat for Humanity follows a non-discriminatory policy of family selection.

#### Application requirements:

Applicants for a Habitat home must satisfy certain requirements in order to qualify for a Habitat home through their local Habitat affiliate. One of the requirements is that the applicant meets income and credit requirements. These limits are used to qualify families using the median income for that county.

To see if you meet the HUD income requirements in your county, please visit: <http://www.huduser.org/portal/datasets/il.html>

The application process usually takes three to six months. The sweat equity requirements generally takes three to six months. From the date of orientation to the time of house closing, the entire process generally takes about a year.

#### How to Apply for a Habitat for Humanity House:

If your family, or a family you know, is in need of decent, affordable housing, please contact Saginaw Habitat for Humanity, or call the Habitat for Humanity affiliate closest to you. Their contact information may be found at:

<http://www.habitatmichigan.org/affiliates>

The Habitat affiliate will explain the application process and provide information on the availability, size and cost of Habitat homes in your area.

Habitat for Humanity follows a non-discriminatory policy of family selection. Neither race nor religion is a factor in choosing partner families.

Source: <http://www.sshfh.org/>

## NON PROFIT DIRECTORY

A. Philip Randolph Institute  
P.O. Box 1107  
Saginaw, MI 48606

American Red Cross  
1232 N. Michigan  
Saginaw, MI 48602  
989-754-8181

CAN Council Saginaw County  
1311 N. Michigan Avenue  
Saginaw, MI 48602  
(989) 752-7226 / fax (989) 752-2777  
[www.cancouncil.org](http://www.cancouncil.org)

Circle of Love  
1809 Durand Ave.  
Saginaw, MI 48602  
989-754-2377

Emmaus House of Saginaw  
733 S. 15th Street  
Saginaw, MI 48601  
989-755-7538

THE EZEKIEL PROJECT  
[ezekielprojectnow@yahoo.com](mailto:ezekielprojectnow@yahoo.com)  
P.O. Box 3470  
Saginaw, MI 48605-3470  
Phone: 989-755-1620  
Fax: 989-755-4038

First Ward Community Center  
1410 N. 12th Street  
Saginaw, MI 48601  
989-753-0411

Girl Scouts Heart of Michigan  
5470 Davis Rd.  
Saginaw, MI 48604  
989-799-9565

Good Neighbors Mission  
1318 Cherry Street  
Saginaw, MI 48601  
989-399-9918

Health Delivery, Inc.  
501 Lapeer Ave.  
Saginaw, MI 48607  
989-759-6400

Houghton-Jones Task Force  
1708 Johnson Street  
Saginaw, MI  
989-752-1660

Lighthouse Outreach Center  
808 Janes Street  
Saginaw, MI 48601  
989-928-9096

Mobile Medical Response  
834 S. Washington Ave.  
Saginaw, MI 48601  
989.758.2900

Michigan Banner Outreach  
1400 W. Genesee  
Saginaw, MI 48602  
989-714-2240

Pit and Balcony Theatre  
805 N. Hamilton  
Saginaw, MI 48602  
[www.pitandbalconytheatre.com](http://www.pitandbalconytheatre.com)  
989-754-6587  
[pitandbalconytheatre@yahoo.com](mailto:pitandbalconytheatre@yahoo.com)

Public Libraries of Saginaw  
Butman-Fish, Hoyt,  
Wickes & Zauel Libraries  
505 Janes Avenue  
Saginaw, MI 48607  
989-755-0904  
[www.saginawlibrary.org](http://www.saginawlibrary.org)

Restoration Community Outreach  
1205 Norman  
Saginaw, MI 48601  
(989) 753-1886 / fax (989) 753-2880  
Email: [rcosag@yahoo.com](mailto:rcosag@yahoo.com)

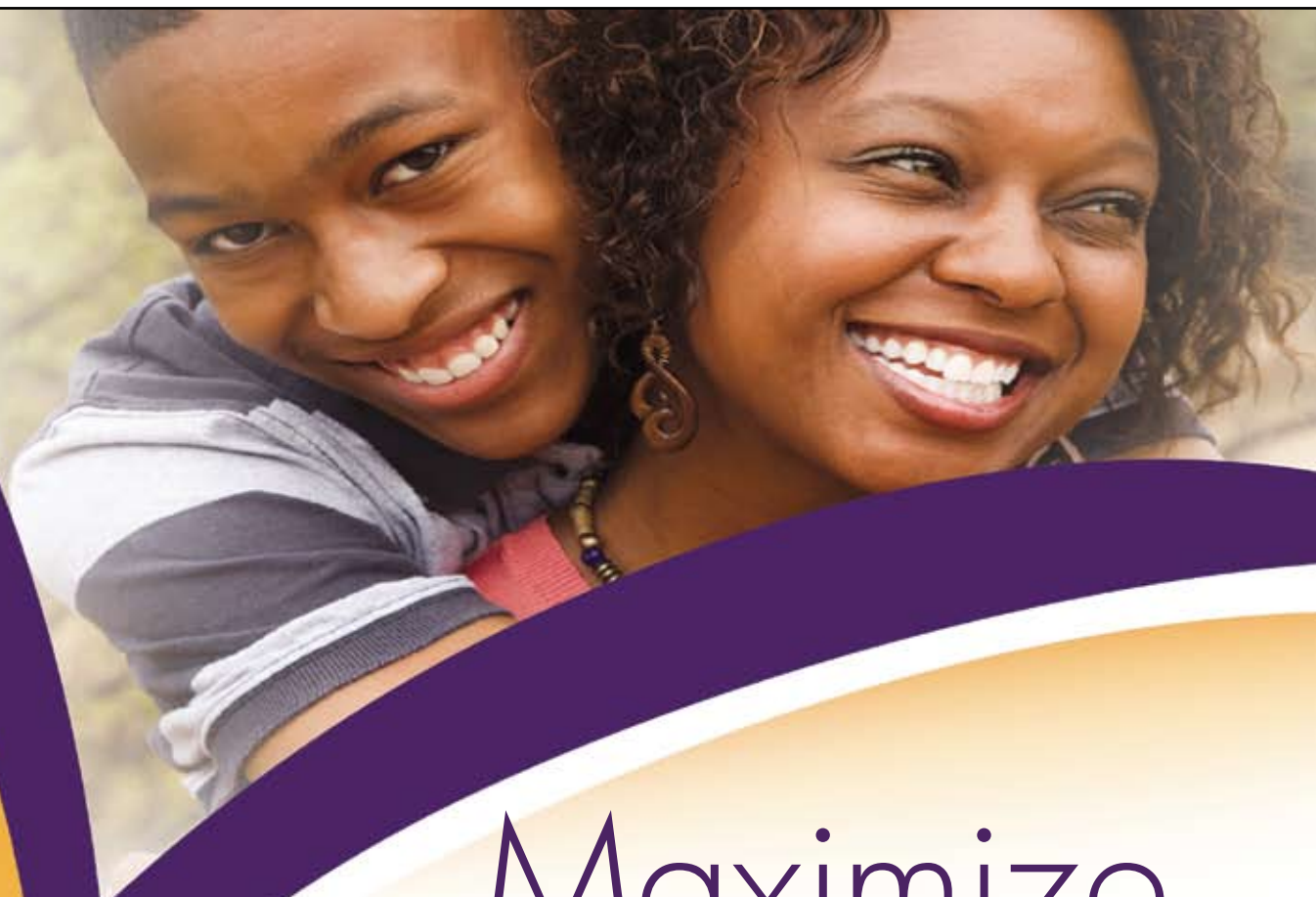
Saginaw County Business  
& Education Partnership  
1213 South Washington Ave.  
Saginaw, MI 48601  
989.399.0016

Saginaw County Community Action  
Agency, Inc. (CAC)  
2824 Perkins Street  
Saginaw, MI 48601  
989-753-7741

SVRC Industries, Inc.  
919 Veterans Memorial Parkway  
Saginaw MI, 48601  
Telephone: 989-752-6176

The Saginaw Community Foundation  
1 Tuscola, Suite 100  
Saginaw, MI 48607  
989-755-0545

Women of Colors  
P.O. Box 5525  
Saginaw, MI 48603  
989-399-9275 or 989-737-9286



# Maximize Results

The story of a child with Severe Emotional Disturbance is too often one of tragedy. With the right help and the right team, it can be one of triumph. We maximize results — to give more family stories a happy ending.

Contact Wardene Talley  
**989-754-2288**



# Everyone must have health insurance by February 15, 2015. - ACT NOW!



If you need help understanding your options and enrolling,  
there is **FREE** help in our community.

**Call us!**

**HD** HEALTH  
DELIVERY INC.

**989.921.5353**

**COVENANT**  
HealthCare

**989.583.2959**



Saginaw Health Plan

**844.232.7740**

This is a Public Service Announcement from the Community Health Improvement Partners of Saginaw - Alignment Saginaw/  
Saginaw Community Foundation, Covenant HealthCare, Health Delivery, Inc., St. Mary's of Michigan, Saginaw County Community  
Mental Health Authority, Saginaw County Department of Public Health and the Saginaw Intermediate School District.

# Saginaw MAX At-A-Glance



Saginaw MAX System of Care is a partnership of all of the youth and family-serving agencies that can provide the necessary care to youth with complex emotional and behavioral issues (sometimes referred to as Serious Emotional Disturbance or SED). It was designed to provide a tightly coordinated structure of care and eliminate gaps in service delivery.

## 221 YOUTH ENROLLED

To date, 221 youth and families have been enrolled into Saginaw MAX System of Care since the initiative began accepting referrals in 2011.

## Better School Performance 75%

Seventy five percent of youth and families reported a maintained or improved school performance after twelve months of System of Care support.

## 23% Decreased Bullying

After twelve months of System of Care support, 23% of youth and families reported a decrease of bullying or threatening behaviors.

## Decrease in "Acting Out Behaviors" 25%

Following twelve months of support from System of Care, 24% of youth and families reported a decrease in "acting out behaviors" such as difficulties with relationships and rule breaking as well as displays of irritability and belligerence.

### CORE PRINCIPLES

- All planning and service delivery is family-driven and youth-guided.
- Agencies and programs are equally able to serve all people who need service, regardless of racial, ethnic, language or cultural differences.
- Public and private agencies are all working together for the benefit of the youth and his or her family.
- All care is designed for the individual, and evidence and scientific based - meaning its application is rooted in solid research and is based on proven results.

### TARGET POPULATIONS

Saginaw MAX is designed to help young people with complex emotional and behavioral challenges and their families. You may be eligible for participation if you or your child:

- is six to 17 years of age
- has emotional or behavioral issues that interfere with or limit the child's role or functioning in the family, school or community activities
- is receiving mental health services and one or more of the following:
  - special education
  - juvenile justice
  - child protective services (voluntary or involuntary)

### WHAT IS SED?

Mental illness in youth, or as you may hear it called, Serious Emotional Disturbance, is a diagnosable mental, behavioral or emotional disorder affecting someone under the age of 18. It must:

- exist or have existed within the past year
- exist or have existed long enough to meet the American Psychiatric Association's diagnostic criteria
- have resulted in functional impairment that interferes with or limits the child's role or functioning in family, school or community activities

# Praise Connections & Life

## Racial Reconciliation Summit Breeds Hope, Repentance and Progress Among Christian Leaders; 'I'm So Happy' Says T.D. Jakes

By Leonardo Blair, CP Reporter



**T.D. Jakes, senior pastor of the Potter's House in Dallas Texas (L) reacts to an apology from Jim Garlow, senior pastor of Skyline Church in San Diego, California, at the racial reconciliation summit held in Dallas, Texas on January 15, 2015.**

*Photo: Screen grab via DayStar TV*

**Dallas** - T.D. Jakes, senior pastor of The Potter's House megachurch in Dallas, Texas, reacts to an apology from Jim Garlow, senior pastor of Skyline Church in San Diego, California, at the racial reconciliation summit held in Dallas, Texas, on January 15, 2015.

When Bishop Harry Jackson, chairman of the High Impact Leadership Coalition and senior pastor of Hope Christian Church in Washington, D.C., first called up Bishop T.D. Jakes, one of America's favorite and most influential preachers and asked him to be a part of a summit to heal America's racial divide, one of the first emotions Jakes felt was fear.

The senior pastor of The Potter's House megachurch in Dallas, Texas, and New York Times best-selling author says he was afraid because his faith in people at that particular moment on matters of race had grown fragile.

America was tense. Protests over controversial police actions in Ferguson, Missouri, and Staten Island, New York, were sweeping the country. Jakes just didn't know. What if everything just went wrong?

"My faith in people was so fragile that when Bishop Jackson called me I said, 'Man, I'm scared. If this doesn't go right, I just don't know,'" he confessed during an evening service at his church hours after a diverse coalition of influential pastors and Christian faith leaders had met for the summit called "Healing the Racial Divide" on Thursday night — the birthday of civil rights icon Dr. Martin Luther King Jr.

"I stood on the edge of struggling with losing my faith. Not my faith in God, but my faith in people," Jakes confessed. "I wondered to myself, how long will we cry out and be told we're whining?"

How long will we offer simple Christian clichés to complicated, complex sociological situations?

How long will we major on the minor and be pitted against each other to the demise of a society that desperately needs somebody to speak for them?"

All that wondering stopped for Jakes on Thursday.

"My faith in God never shook but I'm so happy tonight," said Jakes after a powerful and poignant meeting that many who attended saw as progress among faith leaders.

R.A. Vernon, founder and senior pastor of The Word Church in Cleveland, declared: "I almost teared up as I thought to myself, Bishop Jakes mentioned the fact that he had no idea, neither did Harry Jackson that they were planning this on Dr. King's birthday.

But might I suggest Bishop Jakes, that was not happenstance or chance, God maneuvered this moment because what other birthday present to give Dr. King than to bring truth to his vision."

"It was Dr. King who said that 'the most segregated hour of the week is the 11 o'clock hour on Sunday morning, and today I sat there and saw not only Bishop Jakes, but Bishop Paul

Morton, pastor Tony Evans, John Hagee... and one of our Hispanic homiletic heroes, pastor Samuel Rodriguez. I said to myself, this is what heaven is going to look like — all these pastors, beautiful white, black and Hispanic brothers," he added.

An earlier release from the event's organizers had anticipated a crowd of about 75 leaders but Tony Perkins, president of the conservative Family Research Council, who also participated in the meeting, said it was at least twice that figure.

"About 150 to 200 people," he estimated. "It was a large crowd."

In that crowd were people like Leith Anderson, president of the National Association of Evangelicals; Bernice King, CEO of The King Center in Atlanta and daughter of Martin Luther King Jr.; Alveda King, minister, civil rights activist and niece of Dr. Martin Luther King Jr.; Samuel Rodriguez, president of the National Hispanic Christian Leadership Conference, and Andrew Young, former congressman and U.N. ambassador.

For Perkins, racial reconciliation had long been a major concern. In 2008, the year Barack Obama was elected as the first African-American President of the United States, Perkins co-authored a book with Bishop Jackson called *Personal Faith, Public Policy*.

"And one of the issues we talked about was racial reconciliation and how the church has to be at the center of that. Nothing else is going to unify our country and culture," said Perkins.

Racial reconciliation, however, was not a priority for faith leaders at the time, he said. But from what he saw at the gathering on Thursday, faith leaders appear to be thinking about it now.

Read entire article at <http://www.christianpost.com/>.

# OPEN TABLE<sup>®</sup>

FROM POVERTY TO COMMUNITY.<sup>SM</sup>

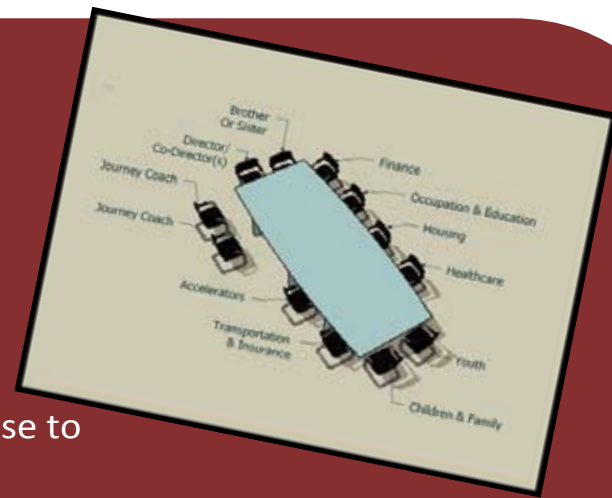
As a Pastor, have you ever wished that there was some way that you and your congregation could wrap your arms around a person to help them achieve the journey from the pit of poverty to the pinnacle of independence?

Do you have a longing to work with like-minded people in an effort that will unify the church community toward missional ministries?

Would you be willing, or interested, in being one of the Pastors in our community that took a chance on a missional assignment that could positively affect your church and your community, one life at a time?

If this is you, **Open Table** is a place for you!

Open Table is an organization which has proven to be effective in helping many to climb out of poverty and to find wholeness and community. Open Table trains congregations and their members, through the Open Table Model, to form communities - called Tables – that transform their vocational and life experiences into tools our Brothers and Sisters in poverty can use to develop and implement plans that create change.



Saginaw MAX System of Care and Open Table are now partnering together to bring this model to Saginaw with the support and coordination of Pastor Hurley Coleman of World Outreach Campus Church. Leaders from Open Table will be in Saginaw February to 16<sup>th</sup> through the 22<sup>nd</sup> to kick off this initiative in our community. Please contact Pastor Coleman at (989) 525-3670 if you are interested in learning more or would like to become involved in the Open Table initiative in Saginaw County.

“Every great undertaking needs a leader that can communicate a big idea in perceivable tasks. Our community will need a voice of compassion to attract others with compassion. That is what Jon Katov, the founder of Open Table, did for me and what I hope to do for others.” – Pastor Hurley Coleman

“Saginaw MAX System of Care is proud to be partnering with the faith community to now bring Open Table to our county. This is an incredible opportunity for the churches of Saginaw to come alongside of many and help them move from poverty to wholeness and into community with others.” - Pastor Terry Kuhns

For more information on Open Table’s mission, vision, and the Open Table movement across the nation, visit [www.theopentable.org](http://www.theopentable.org).



# FAITH BASED DIRECTORY

## Saginaw

Bethel AME Church  
 Pastor P. David Saunders  
 535 Cathay St.  
 Saginaw, MI 48601  
 (989) 755-7011

Bread of Life Harvest Center  
 Senior Pastor Rodney J. McTaggart  
 3726 Fortune Blvd.  
 Saginaw, MI 48603  
 (989) 790-7933

Christ Disciples Baptist Church  
 Founder Pastor Eddie Benson  
 Pastor Genevieve Benson  
 3317 Lapeer Street  
 Saginaw, MI 48601  
 (989) 754-2444

Christ Fellowship MBC  
 Pastor Robert Davis  
 818 N. Washington Ave.  
 Saginaw, MI 48601  
 (989) 754-4435

Corinthian Baptist Church  
 Pastor Roy L. Manning  
 104 S. 10<sup>th</sup> St.  
 Saginaw, MI 48601  
 (989) 754-1820

Faith Harvest Church  
 Bishop Ronald E. Chipp  
 Faith Harvest Church  
 1734 N. Mason  
 Saginaw, MI 48602  
 (989) 799-4200  
 Website: [www.faithharvestministry.org](http://www.faithharvestministry.org)  
 E-mail: [office@faithharvestministry.org](mailto:office@faithharvestministry.org)

Grace Chapel Church  
 Pastor James Nelson  
 2202 Janes Ave.  
 Saginaw, MI 48601  
 989.755.3212

Greater Williams Temple  
 Bishop H.J. Williams  
 608 Remington  
 Saginaw, MI 48601  
 (989) 755-5291

Jacob's Ladder  
 Pastor Dempsey Allen  
 1926 Fairfield Street  
 Saginaw, MI 48602  
 989-799-6601

Life In Christ Ministries  
 Pastor Dennis Cotton, Sr.  
 2915 S. Washington Ave.  
 Saginaw, MI 48601  
 989-752-2837  
[LifeInChristMinistries07@gmail.com](mailto:LifeInChristMinistries07@gmail.com)

Messiah Missionary Baptist Church  
 2615 Williamson Road  
 Saginaw, MI 48601  
 Pastor Otis Washington  
 Phone: 989-777-2636  
 Fax: 989-777-2640  
 Email: [Messiahmbc@att.net](mailto:Messiahmbc@att.net)  
 Website: [www.Messiahsag.org](http://www.Messiahsag.org)

Mt. Olive Baptist Church  
 Pastor Marvin T. Smith  
 1114 N. 6th Street  
 Saginaw, MI 48601  
 (989) 752-8064

New Beginnings Life Changing  
 Ministries  
 Pastor Otis Dickens  
 2312 S. Washington Ave.  
 Saginaw, MI 48601  
 (989) 755-3650

New Birth Missionary Baptist  
 Pastor Larry D. Camel  
 1418 S. Warren  
 Saginaw, MI 48601  
 (989) 755-6604

New Covenant Christian Center  
 Pastor Ron Frierson  
 523 Hayden  
 Saginaw, MI  
 752-8485

New Life Baptist Church  
 Pastor Rufus Bradley  
 1401 Janes St.  
 Saginaw, MI 48601  
 (989) 753-1151

New Mt Calvary Baptist Church  
 Pastor Robert E. Donald  
 3610 Russell St.  
 Saginaw, MI 48601  
 989.754.0801

Ninth Street Community Church  
 Pastor William L. Scott, Jr.  
 Assistant Pastor Rex Jones  
 1118 N. 9th Street  
 Saginaw, MI 48601  
 989-752-7366

Prince of Peace Baptist Church  
 825 North 24th Street  
 Saginaw, MI 48601  
 989.754.2841  
 Pastor Robert B. Corley, Jr.

St. John Ev. Lutheran Church  
 Pastor Connie Sassanella  
 915 Federal Avenue  
 Saginaw, MI 48607  
 Phone: 989-754-0489  
 Worship: 9:30 AM  
[stjohnlutheranelcasaginaw.weebly.com](http://stjohnlutheranelcasaginaw.weebly.com)

St. Paul Baptist  
 Pastor Vincent D. McMillon  
 120 N. 15<sup>th</sup> St.  
 Saginaw, MI 48601  
 (989) 752-5023

Saginaw Valley Community  
 Pastor Richard Sayad  
 3660 Hermansau  
 Saginaw, MI 48603  
 (989) 752-4769

St. Lukes CME Church  
 1121 Tuscola  
 Saginaw, MI 48607  
 (989) 755-0351

The Potters Touch Ministries  
 Pastor Kareem J. Bowen  
 1402 North 6th Street  
 Saginaw, MI 48601  
 989.755.9406  
[Facebook.com/The Potters Touch](https://www.facebook.com/ThePottersTouch)

Transforming Life Ministries  
 Pastor William Brown  
 3024 South Washington Avenue  
 Saginaw, MI 48601-4353  
 (989) 754-9573

True Vine Baptist Church  
 Pastor Paul E. Broaduss  
 2930 Janes Street  
 Saginaw, MI 48601  
 989-752-0751

Victorious Believers Ministries Church  
 Rev. Christopher V. Pryor  
 624 S. Outer Dr.  
 Saginaw, MI  
 (989) 755-7692

Wolverine Baptist State Convention  
 615 S. Jefferson Ave.  
 Saginaw, MI 48607

World Outreach Campus of  
 Greater Coleman Temple Ministries  
 Supt. H.J. Coleman Jr.  
 2405 Bay Rd.  
 Saginaw, MI 48602  
 (989) 752-7957

Zion Missionary Baptist Church  
 Pastor Rodrick Smith  
 721 Johnson  
 Saginaw, MI 48607  
 (989) 754-9621



***Obituaries and Memorials***

To Celebrate a Life

Call 989.753.3475, or email [themichiganbanner@gmail.com](mailto:themichiganbanner@gmail.com)





# *i am designing my own future*

Katrina Murrell is an SVSU senior majoring in graphic design, which is why you might be surprised if you saw her résumé. Resident assistant, president of the First Year Board, student success coach, peer adviser in the Office of First Year Programs, student abroad to China — none of these may sound like a fit for a young designer. Yet Katrina sees things differently. “Design is the work I do,” she says. “But that communication piece — exposure to people of all different backgrounds — really relates back to my work. It’s all about connecting.”

From her work, Katrina has won the Student Life Involvement Award and the Resident Housing Association Timbo Award for her leadership, and taken part in SVSU’s Honors Program. So, what does she love most about SVSU? “I love the close-knit and encouraging environment,” she says. “This institution is a breeding ground of opportunities. I really love it.”



Prospective or transfer students can check out SVSU by taking a campus tour and meeting with an admissions representative. Call (989) 964-4200 or email [admissions@svsu.edu](mailto:admissions@svsu.edu).

**Visit us online at [svsu.edu](http://svsu.edu)**



1901 Court Street • Saginaw, MI 48602  
Tuesday - Saturday: 8 a.m. - 6 p.m.  
989.790.4669



Master Barbers: Thurman Perkins  
Ahmad Ervin  
Barber: Maurice Taylor

**UNIQUE CUTS**

CUTS \$6 EVERY MON

FadeQueen

UNIQUE CUTS & MASSAGE 1502 COURT ST. & UNIQUE CUTS II 3125 HOLLAND RD

LIC. BARBERS WANTED CALL (888) 327-2338

KID CUTS \$10 ADULT CUTS \$15  
EYEBROW ARCH \$5 TWIST \$50 & UP  
RAZOR SHAVE EXTRA \$5 BLACKOUT \$10

# Reflections of U-TOO

Hair Salon, Barbershop,  
Nails & Boutique

2103 Sheridan Avenue  
Saginaw, MI 48601

Salon: 989.753.4600 • Barbershop 989.753.2677

Salon Hrs. Tues. - Fri: - 10 am - 5 pm \* Sat. 8 am - 7 pm  
Barbershop Hrs. 9:30 am - 5 pm Daily

We Sell and Use Egyptian Gold - Stops Hair Breakage

### Professional Stylist

Louise McKinnie, Owner  
Charlotte Dixon  
Adreanna Moore

### Master Barbers

Dan Cervantes  
Malcolm Davis  
Nick Thompson

### Nail Tech

Natalia Cervantes



Louise McKinnie,  
Owner

Walk-Ins Welcome - Free Consultations

Come Join Our  
Friendly Staff In  
Our Newly  
Renovated Salon



## ILLUSIONS BEAUTY SALON

1400 Genesee Avenue  
Saginaw, MI 48602

For Additional Information Contact  
Valerie King, Owner/Operator

989.755.2666 or 989.798.5868

*Specializing in All Beauty Trends!*

**NEW \$2  
DRAW GAME!**

ON SALE JANUARY 27 • FIRST DRAWING JANUARY 29

# LUCK THAT LASTS A LIFETIME!

**\$2 per play!**

MATCH	PRIZE
●●●●●+	\$1,000/Day for Life <sup>12</sup>
●●●●●	\$25,000/Year for Life <sup>13</sup>
●●●●●+	\$5,000 <sup>9</sup>
●●●●●	\$200
●●●●●+	\$150
●●●●●	\$20
●●●●●+	\$25
●●●●●	\$3
●●●●●+	\$6
●●●●●	\$4

Overall odds of winning: 1 : 8

Now experience the same fun and excitement of Cash for Life Instant Games in a brand new draw game: Lucky For Life!

**TOP PRIZE**  
**\$1,000**  
**A DAY FOR LIFE!**

**SECOND PRIZE**  
**\$25,000**  
**A YEAR FOR LIFE!**



**Drawings Monday  
& Thursday**



<sup>12</sup>If two or more persons win the Top Prize, the prize is shared equally among winning persons.  
<sup>13</sup>\$1,000/Day for Life and \$25,000/Year for Life winners will receive their prize payments for lifetime or 20 years, whichever is greater, unless within 60 days from the date they claim their prize, they request the cash option method of payment.  
<sup>9</sup>2nd and 3rd level prizes may be reduced if there are multiple winners in accordance with the game rules.  
Odds of winning: \$3: 1 in 15; \$4: 1 in 33; \$6: 1 in 50; \$20: 1 in 201; \$25: 1 in 250; \$150: 1 in 3,414; \$200: 1 in 8,433; \$5,000: 1 in 143,356; \$25,000/Year for Life: 1 in 1,813,028; \$1,000/Day for Life: 1 in 30,821,472.  
Overall odds: 1 in 8. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



**SAGINAW VALLEY**  
LINCOLN  
*Courtesy is Contagious!*  
4201 BAY RD. • (989) 792-1700



**Gil Johnson, President of Saginaw Valley Ford Lincoln**