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Remembering Gwen Ifill

by the Michigan Banner



Gwen Ifill | Courtesy Photo

On November 14, Gwen Ifill, the award-winning journalist who recently moderated a Democratic debate in February, passed away at the age of 61. Ifill began her journalism career in the 1970s, reporting for various newspapers in Boston and Baltimore. During a time where black female reporters were rare, she managed early on to carve a niche for herself as a political journalist. Ifill rose from covering state politics in Maryland to the 1988 and 1992

presidential elections. Soon thereafter she became a frequent panelist on public-affairs shows in Washington. Reportedly, all three major networks offered Ifill an on-air correspondent position though she ultimately took a job covering politics for NBC. After years reporting for NBC she took her skills to public television which had a smaller audience but gave Ifill the opportunity to cover what she viewed as more current and significant issues. On October 5, 2004, Ifill became the first black woman to moderate a vice-presidential debate when she moderated the debate between Republican Vice President Dick Cheney and the Democratic candidate and U.S. Senator John Edwards.

Ifill has received several awards and honors throughout her career including the Women in Film and Video Women of Vision Award in 2000 and a Peabody Award in 2008 for her work on Washington Week. She has been honored by Harvard University with the Goldsmith Career Award for Excellence in Journalism and in 2012 Ifill was inducted into the National Association of Black Journalists Hall of Fame. In addition to her awards and recognitions, Ifill has received over 20 honorary doctorates from universities around the world, including Georgetown University, Smith College, Bates College and Skidmore College.

JUMP TO PG 3, GWEN IFILL



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THE MICHIGAN BANNER
1555 S. Washington Ave.
Saginaw, MI 48601
989-992-2600

publisherthemichiganbanner@gmail.com

OFFICE HOURS
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9 a.m. - 5 p.m.

PUBLISHER AND SENIOR EDITOR
Jerome Buckley
publisher022@gmail.com

THE LATINO BANNER

PUBLISHER
Jerome Buckley
thelatinobanner@gmail.com

CONTRIBUTOR
Rosa Morales

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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.

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Castle Museum First Ward Community Center Exhibit

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For 85 years, the First Ward Community Center has worked to improve the quality of life for families and individuals living in the Saginaw County area. In honor of the organization's rich history and servitude the Castle Museum will feature photographs and artifacts from the community center.

CONTINUED FROM COVER PG 1, GWEN IFILL

While the world remembers and praises Ifill as a black female journalist, her friends and family simply remember her as a journalist who was incredibly talented, respected and spoke her truth.

"I was taught that the search for truth and the search for justice are not incompatible and are, in fact, essential,"

Ifill once told an audience of journalism students. "Diversity is essential to the success of the news industry, and journalists must include diverse voices in their coverage in order to reach a broader audience. We have stories to tell, but many in our audience have stopped listening because they can tell that we're not talking about them."

In a 2015 interview after winning an award from the

Washingtonian Magazine, Ifill summed up the significance of journalism: "We can't expect the world to get better by itself," she said. "We have to create something we can leave the next generation."

Ifill's career in journalism has done just that; broke down barriers, educated many and inspired future generations. She will truly be missed.



A Letter from State Superintendent Brian Whiston and Michigan Department of Civil Rights Director Agustin Arbulu

Now is a time when all of us need to stand together. Every administrator, teacher, staff member, parent, guardian, bus driver and student must stand as one in condemning intolerable conduct regardless of message or motivation. We are concerned that students and parents may be hearing mixed messages. Each of us must clearly and consistently convey the message that bullying, harassment, violence, property destruction or any other form of intimidation have no place in our schools. It does not matter who is engaging in the intimidation, which student is being targeted, or what the reason is for the intimidation. There are no legitimate reasons and there are no acceptable excuses. The behavior is wrong, and the behavior will not be tolerated.

Each of us has a responsibility to ensure that every teacher, every staff member and every parent/guardian does what they can to make certain that every student hears this message, and understands that the message is shared by everyone. Waiting for an incident to occur or for a complaint to be filed is not acceptable. Appropriate strategies include: Review, revise, and if necessary, redistribute your harassment/bullying policies. Outside events may have increased the number of incidents, but the behavior is not new. It should in no way be minimized or taken less seriously based on outside events.

- Monitor attendance.
- Encourage dialogue and open communication.
- Ensure staff knows the signs of anxiety and trauma, observes students for the signs, and knows what to do if signs are detected.
- Ensure staff and student access to trained counselors and support services either in one-on-one settings or in groups.
- Monitor extracurricular events, be aware of social media, and identify concerns raised by students involving outside parties, threats, harassment or intimidation.
- Continue to promote positive learning environments through programs such as PBIS (Positive Behavior Intervention and Supports), and comprehensive bullying programs. Promote restorative justice practices and

utilize alternatives to Suspensions and Expulsions.

- Remember that there is no quick fix, no one speaker, or one shot program to address complex issues. Success requires consistent messaging regarding expectations, sound policies, and having evidence-based programs in place that meet the need and are consistently implemented. We do not intend this letter to suggest that diversity awareness, dispute resolution, cultural competency and other such programs are not important. We encourage you to foster inclusion through the expansion of such programs. However, these programs cannot be effective unless they are presented in a place where students feel safe and welcome. We have included some links below that you may consider incorporating into your future work. Current events, however, demand that we first ensure that students know that an attack on any student is an attack on all of us, and will be met with a swift and decisive response. We can work through any other issues in time, but we must immediately make our schools a safe place -- where every student is made to feel welcome.

Resources available through the Michigan Department of Education:

- For support in PBIS, the Promoting Positive School Climate (PPSC) project information is

- at - <https://miblsi.org/application#promoting-positiveschool-climate-ppsc> or www.pbis.org
- OK2Say reporting – text 652729 (OK2SAY) or through the website at www.ok2say.com
- For local support and resources, Every Michigan School District is served by a regional school health coordinator - mishca.org.
 - o These regional school health coordinators support training and implementation of the comprehensive K-12 health curriculum Michigan Model for Health - www.mmhclearinghouse.org
- Regular surveying students to understand the environment through school climate surveys and student health behavior surveys such as the MiPHY (www.michigan.gov/miphy).
- Alternatives to Suspensions and Expulsions Toolkit and http://www.michigan.gov/mde/0,4615,7-140-74638_72831--,00.html and online restorative justice practice modules http://www.michigan.gov/mde/0,4615,7-140-74638_72831-358881--,00.html
- Michigan State Board of Education Resolution on Use of American Indian Mascots, Nicknames, and Logos: https://www.michigan.gov/documents/mde/Mascots_330690_7.pdf
- For questions on district anti-bullying policies, please contact Aimee Alaniz, Michigan Department of Education, AlanizA@michigan.gov or 517-373-8862.

Sincerely,



Brian J. Whiston
State Superintendent
Michigan Department of Education




Agustin Arbulu
Director
Michigan Department of Civil Rights



THE LATINO BANNER

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Interested in New Opportunities?



Apply for the next Great Lakes Bay Hispanic Leadership Institute - LB 3



Apply to work at the Hispanic Center of West Michigan - LB 4

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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

Great Lakes Bay Hispanic Leadership Institute Accepting 2017-18 Cohort Applications



Shirt (Total Check of \$75 due) by January 18, 2017. Make check payable to: SVSU-GLBHLI. The full cost of the program is supported by our sponsors and three major fund-raisers throughout the year.

MANDATORY MEETING & EVENTS REQUIRED

Participant must attend all meeting dates as listed in application. Failure to do so will be grounds for termination from the program. Meeting Dates as scheduled– 8:00 am to 4:00 pm)

Participant must complete 50 hours of Community Service prior to graduation from the program. Qualified hours are restricted to United Way affiliate program.

Participant must walk in the parade representing the group and work/participate in the GLBHLI fund-raising.

Participant must submit by January 18 a \$40 registration deposit and \$35 polo shirt fee and In lieu of full registration fee: participant must sell a minimum of 30 tickets for Loons fundraiser, graduation fund-raiser and various other events, or you have the option of paying the equivalent up front.

Participants must attend a minimum of four (4) Great Lakes Bay Hispanic Business Association meetings prior to December 2017

2017 APPLICATION GLBHLI

Complete form electronically, save form as:
your name + 2017application
email form to mbreyes@svsu.edu

Application Deadline: December 30, 2016

For additional Information contact Monica B. Reyes at mbreyes@svsu.edu



The **GREAT LAKES BAY HISPANIC LEADERSHIP INSTITUTE** shall provide individuals the opportunity to develop the skills and relationships to become effective leaders and provides a program that prepares and supports future visionary leaders who improve their lives and the community.

MINIMUM QUALIFICATION

- Hispanics, ages 21 to 45, male or female, who reside in and plan to stay in Great Lakes Bay Region (Saginaw, Bay, Midland Counties and Mt. Pleasant)
- Must be a U.S. Citizen.
- Must have a High School Diploma or

GED minimum.

- Must show a willingness to learn and to be introduced to local community organizations and businesses.
- Individuals who have exemplified leadership qualities in their professional environment and who are looking to expand their leadership skills. Also, individuals who would be under the radar for traditional leadership programs.

COST

An initial deposit of \$40 is required from all individuals that are accepted in to the program and \$35 for your official GLBHLI Class Polo

Find the GLBHLI Application at
<http://www.glbhispanicleadership.org/wp-content/uploads/2016/11/2017-Application-GLBHLI.pdf>



Hispanic Center of West Michigan

Current Job Openings

Send a letter of interest including why you would like to work in the Hispanic Center to: RTorres@Hispanic-Center.org
Include the title of the position to which you are applying in the subject line.

Accounting Assistant

Administration Department
Full-time or Part-time, min. 24 hrs/wk

Job Purpose:

Assists Director of Accounting by processing daily activity in accordance with financial policies, procedures, controls, and reporting systems.

Qualifications:

- Minimum of 2 years of demonstrated competency through previous work experience or two-year certification from a college, or enter as an intern.
- Proficiency using 10-key keypad.
- Demonstrated proficiency in Microsoft Office applications, especially Excel.
- Ability to work with a diverse group of people with a variety of personalities and educational levels.
- Attention to detail is a must.
- Must be self-motivated, possess strong organizational skills and be able to maintain a consistent schedule of on-going activities.
- Ability to multitask in heavy traffic and high volume environment.
- Dependable and able to maintain a consistent work schedule.
- Ability to handle complaints in a calming manner and diffuse unexpected conflicts.
- Must possess a professional presence and demeanor at all times

Preferred Skills/Qualifications:

- Proficient in Spanish both written and orally
- Others listed on site

Director of Accounting

Administration Department
Full-time or Part-time, min. 24 hrs/wk

Job Purpose:

Manages, maintains and monitors agency's financial, facility, operational assets by establishing and executing financial policies, procedures, controls, and reporting systems within the scope of duties.

Qualifications:

- 4-Year Degree in Accounting or similar discipline
- Experience with computerized financial systems and preparing for annual audit
- Proficiency with internet and Microsoft Office
- Experience in preparing for certified audit
- Experience in developing budgets
- Experience in managing an accounting department or complex month-end close
- Ability to analyze data
- Experience in developing insurance and banking relationships

Preferred Skills/Qualifications:

- Masters of Business Administration
- Experience with Microsoft Dynamics GP
- Experience with Mangrove Payroll software
- Knowledge of Labor Law plus Wage and Hour Law
- Experience developing complex budgets

Executive Assistant

Reports to Executive Director
Full-time, 40 hrs/wk

Job Purpose:

The Executive Assistant provides high-level support for the Executive Director of the organization, in particular in supporting the fund development activities of the director and the organization. Responsibilities include coordinating meetings, preparing agendas and meeting packets, donor database management, and managing executive's schedule. Office-based full-time professional office position, with occasional nights and weekends.

Qualifications:

- Professional presentation, with excellent verbal, written, and interpersonal communication skills, and an energetic and engaging personality
- Excellent organizational skills, with accuracy and attention to detail
- Working knowledge of MS Office Suite, Email, Calendar management skills
- Demonstrated ability to handle confidentiality with tact and sensitivity
- Ability to work collaboratively with a strong customer-service orientation
- Ability to set and meet realistic goals, establish work priorities, organize people and materials to reach goals, handle pressure well, and evaluate and report results. Must be able to manage multiple project simultaneously
- Preference for bi-lingual (English/Spanish) candidates

To apply or view other positions visit hispanic-center.org/jobs/

Act Now! Open Enrollment for Affordable HealthCare

By: Vonda VanTil, Social Security Public Affairs Specialist



Affordable healthcare is something that all Americans deserve. Before the Affordable Care Act (ACA), millions of people and their families were at risk of financial ruin because they were uninsured. Health insurance companies could also deny health insurance coverage due to a preexisting condition like cancer or diabetes. Fortunately, you are now protected with the ACA.

Open enrollment under the Affordable Care Act began November 1 and lasts until January 31, 2017. If you want your coverage to begin on the first of the year, you will have to enroll by December 15. Now is the time to compare healthcare plans so that you can find the best one for you. You and your clients can learn more about the Health Insurance Marketplace and how to apply for benefits at www.healthcare.gov.

Signed into law on March 23, 2010, the Affordable Care Act provides Americans with better health security by expanding coverage, lowering healthcare costs, guaranteeing more choice, and enhancing the quality of care for all Americans. As of March 2016, 20 million people have gained health insurance coverage—more than 6 million of them uninsured young

adults-- because of the Affordable Care Act. We now have the lowest uninsured rate in the country's history.

No matter who you are, you are entitled to affordable healthcare. It's a crucial part of securing today and tomorrow. The Affordable Care Act also ensures that even if you have a preexisting condition you will be covered.

If you are already covered and want to change your plan, this is the time to do it. Factors might have changed over the last year that would make you want to update your coverage. Even if you're just curious about the many plans in the open marketplace, you can compare healthcare plans at www.healthcare.gov.

Having coverage for you and your loved ones is a critical part of a healthy and happy life. Make sure you're covered with the plan that best suits you.

Vonda VanTil is the Public Affairs Specialist for West Michigan. You can write her c/o Social Security Administration, 3045 Knapp NE, Grand Rapids MI 49525 or via email at vonda.vantil@ssa.gov



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Saginaw County Department of Public Health Urges Food Safety for Holiday Activities



Holiday meal | Photo Credit Nugget Markets

The holiday season is here and with it will be many activities that involve food. The Saginaw County Department of Public Health (SCDPH) is reminding everyone to take extra care not to let foodborne bacteria ruin the fun.

To help our community stay healthy and safe, SCDPH offers the following food safety recommendations.

Steps to Follow When Cooking a Holiday Roast:

- Use separate cutting boards, plates, and utensils for raw roasts and cooked roasts to avoid cross contamination.
- Wash items such as cutting boards that have touched raw meat with warm water and soap, or place them in a dishwasher.
- To avoid overcooking beef, veal, pork and

lamb roasts use a meat thermometer. These roasts should be removed from the oven when they reach an internal temperature of 145° F and allowed to rest for three minutes before serving.

- Turkey, duck, and goose should be cooked to an internal temperature of 165° F as measured by a food thermometer. Temperatures should be taken in three areas of the bird: the thickest part of the breast, the innermost part of the wing, and the innermost part of the thigh.
- If possible, cook stuffing in its own pan. If you do stuff your turkey, goose, duck or other poultry, cook the stuffing until it reaches a temperature of 165° F as measured by a food thermometer.

Food Safety Tips for Holiday Party Buffets:

- Keep hot food hot and keep cold food cold by using chafing dishes or crock pots and ice trays. Hot items should remain above 135° F and cold items should remain below 41° F.
- Use several small plates when serving food.
- Discard perishable foods left out for 2 hours or more.
- Leftovers should be refrigerated or frozen immediately in shallow containers. Reheat leftovers to 165° F.
- If you're transporting pre-cooked food to a holiday get together, keep cold foods safe on the way there by placing items in a cooler with ice or gel packs to keep them at or below 41° F. If you're transporting hot foods, wrap dishes in insulated bags or towels and newspaper to keep their temperature above 135° F.

Top Food Safety Holiday Gifts:

- Food Thermometer: a useful tool for even the most experienced cook as it is the only way to ensure that meat is fully cooked.
- Cutting Board: using separate cutting boards for raw meat and ready-to-eat food is a great way to prevent cross-contamination.
- Kitchen Towel: these towels should be washed frequently to avoid cross-contamination, so a home cook can never have enough kitchen towels.

Steps to Follow for Mail Delivered Holiday Food:

- Check with the mail delivery company to ensure they send perishable items, like meat and poultry, cold or frozen and pack it with a cold source.
- Foods should be packaged in a foam or heavy corrugated cardboard container.
- Delivery should occur as quickly as possible – ideally, overnight.
- Foods should arrive frozen or partially frozen with ice crystals still visible or at least refrigerator cold – below 41° F as measured by a food thermometer.

Raising awareness of rare infant seizure disorder

CMU staff member recognized for her efforts to help parents of children with infantile spasms



Andrew and Ellen Wehrman and their two sons. | Photo Credit: Nate Knobel, knobelphotography.com

Each year, about 2,500 children are diagnosed with infantile spasms — a rare and degenerative form of seizures that cause brain damage. In 2012, Central Michigan University staff member Ellen Wehrman's nine-month-old son was one of them.

"We knew something was up and, after being sent home from the ER, we captured his seizures on video," she said. "We got a diagnosis of infantile spasms really fast, which is not normal. For a lot of kids, it can take weeks or months because doctors will write it off or think it's reflux or something else."

Wehrman, a student affairs assessment specialist for CMU's Leadership Institute, had been publishing a blog to stay in touch with family and friends. After the diagnosis, she began posting updates about her family's experience with the disorder. Through this blog, she has helped families who have children diagnosed with this rare seizure disorder.

"When other parents around the country search Google for infantile spasms, they either get

really scary medical stories or they stumble upon my blog," she said. "I hear from a lot of moms who are scared because the medical prognosis for these children is really bad. It's a rare condition, and a lot of the kids don't make it."

On Dec. 2, Wehrman will receive the 2016 Infantile Spasms Hope Award from a coalition of organizations that lead Infantile Spasms Awareness Week — which takes place Dec. 1 through 7. This award honors a family or individual who demonstrates courage in the face of their child's diagnosis and shares their story to help generate awareness.

"When Charlie was diagnosed, there was no counter narrative to the very grim prognosis that medical websites will tell you," she said. "We were up against this on our own. I thought, 'Wow, if I had read something like this about a child going through it, it would have been really powerful.' We made the choice as a family to be open in public about it."

Wehrman and her husband, CMU history

faculty member Andrew Wehrman, moved to Mount Pleasant last July. She credits the university for its support in this journey.

"What we went through when we lived in Ohio was really hard," Wehrman. "I was fighting insurance every day. To be in a place that values employees and faculty with such great benefits was an immediate draw for us."

Ellen Wehrman will spend the first week of December in Houston, raising awareness for infantile spasms through radio and television interviews. She encourages parents who suspect their child may have a disorder such as this to be their child's champion.

"For parents just hearing about it, it's rare but it's serious," Wehrman said. "Just keep advocating for your kid. Trust your gut. If you think something is wrong, find a second opinion. If the treatment is not working, keep pushing for more. Don't give up."



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INTERSECTION OF BUSINESS & WEALTH

3 Ways to Get Involved with TeenQuest Before the Year Ends



Photo Credit: istockphoto.com

Nearly 160 area high school students are in the midst of learning about financial literacy, soft skills and job interview techniques through the TeenQuest pre-employment training program. While the current session will wrap up this month, there are several ways local professionals and employers can show their support for the program in the coming weeks.

1. **Serve as a volunteer interviewer.** To graduate from TeenQuest, participants

must first complete mock interviews – an experience that puts students in front of actual employers and business professionals. Volunteers are provided with a sheet of sample questions and will be tasked with rating each interviewee based on things like the ability to communicate thoughts, eye contact and more. Upcoming interviews are scheduled for Nov. 29 and Dec. 14. If you are interested in volunteering, notify Betty Gilcreast at bettygilcreast@gmail.com or 810-397-8813.

2. **Hire an alum.** Not only do TeenQuest graduates understand the importance of communicating effectively, being on time and working as part of a team, they also offer local employers a major cost-savings opportunity. For instance, for-profit businesses are eligible to receive a 50-50 salary match for employees hired

through the TeenQuest program for up to 90 days. Nonprofits and schools are eligible to have up to 100 percent of costs subsidized.

3. **Encourage a local teen to apply for the next session.** TeenQuest is open to all high school students in Genesee County – regardless of whether they attend public, private, charter, alternative or home school. If you know any students in grades 9-12, ages 14-19, tell them to mark their calendars: The next session will take place Jan. 9 to Feb. 9 at seven area locations. For more information, or to download an application, visit flintandgenesee.org/learn/teenquest/.

To learn more about TeenQuest, which is administered by the Flint & Genesee Chamber of Commerce, visit flintandgenesee.org/teenquest or call (810) 600-1413.

Holly Jolly Days

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December 3 & 4, 10 & 11
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Business After Hours

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Thursday, December 8
5:00 - 7:00 pm

Freeland Sports Zone
5690 Midland Rd., Freeland



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Wishing the Michigan Banner congratulations and continued success on your 14th anniversary.

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Job Providers Fight Cities' Attempts To Make Them Tax Collectors

LANSING, Mich., Nov. 28, 2016 / PRNewswire-USNewswire/ -- Job providers from across the state today joined together to speak out against legislation that would mandate suburban employers become the tax collectors for Michigan cities that impose an income tax on their residents. Legislation in both the Michigan Senate (Senate Bill 1127) and House (House Bill 4829) would penalize employers who hire residents of cities that impose a local income tax.

"If cities are unwilling or unable to carry out the responsibilities that come with imposing an income tax on their residents, then maybe they should repeal the tax outright," said Tricia Kinley, Senior Director of Tax & Regulatory Reform for the **Michigan Chamber of Commerce**. "Or, cities should work to improve their own enforcement mechanisms."

"The legislation should not be viewed as 'just another withholding' that employers can easily do," noted Jeff Wiggins, State Director for the **Associated Builders and Contractors of Michigan**. "These bills would expose employers to unknown liabilities and never-ending audits."

Twenty-two Michigan cities impose a local city income tax. Under current law, employers

located in a city with a tax have an obligation to withhold and remit the tax on behalf of their employees. It is legally sound since the employer has a connection to the city and receives services. However, requiring employers who have no connection to a city to be the tax collector is legally suspect and creates a tremendous amount of complexity for payroll withholding.

"Senate Bill 1127 and House Bill 4829 are government-imposed mandates on job providers in response to cities that complain they are losing revenue because they are ineffective at collections or due to taxpayer fraud," said Amy Drumm, Vice President of Government Affairs for the **Michigan Retailers Association**. "Shifting their governmental responsibilities onto employers who otherwise have nothing to do with the city in question is simply unfair."

"This legislation would impose an administrative nightmare on any employer who employs workers who live in cities with a city income tax," said Delaney McKinley, Director of Human Resource Policy and Membership Development for the **Michigan Manufacturers Association**. "What's most concerning is that the job provider would be liable for the tax debt as well as penalties and interest and enforcement actions and audits."

"Many Michigan employers, particularly small business, do their payroll manually in-house; the complexity of complying with potentially 22 different city tax regimes would just be another regulatory headache that employers don't deserve," noted Charles Owens, State Director, **National Federation of Independent Business** (NFIB). "There is no way to improve this unfair legislation."

"To make matters worse, this mandate could easily backfire," concluded Bob Van Deventer, President & CEO of the **Saginaw County Chamber of Commerce**. "If the state makes it so difficult for employers to hire city residents, they may look elsewhere for employees. There are many city residents who are eagerly looking for work and this legislation throws barriers in front of their opportunities."

Senate Bill 1127 is now on floor of the Senate and House Bill 4829 is on the floor of the Michigan House. Either bill could be acted on in the remaining days of the 2016 legislative session. The job providers represented today are collectively calling on the Michigan Legislature to reject these bills and focus instead on productive legislation that does not result in damaging burdens placed on job providers.

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Energy Supplies Are Good, But a Colder Winter Will Mean Higher Bills



Photo Credit: wellorderedlife.com

LANSING, Mich. – Customers will continue to benefit from low natural gas and propane prices but increased usage compared to last winter could mean higher bills overall, according to the Michigan Agency for Energy’s (MAE) Winter Energy Appraisal.

“Last winter was a warm one, and we had near record-low energy prices, so Michiganders enjoyed a year of relatively low heating costs,” said Valerie Brader, MAE’s executive director. “This winter we should have plenty of supply and low costs, but a more normal winter will probably mean higher bills than last year because we will be using more energy to heat our homes and businesses.”

Regional and national inventories remain strong for winter fuels, and barring any unforeseen geopolitical, infrastructure, or weather-related event, current supply should be adequate to meet expected demand and help keep prices in check.

Natural Gas – Expectations are for continued relative stability of natural gas prices and supply. However, residential consumers should expect to see their winter expenses rise about 25

percent over the 2016-2017 winter season due to anticipated increases in natural gas consumption. Michiganders can compare natural gas costs from different providers at the CompareMIGas website.

Propane – Both U.S. and Midwest propane inventories remain strong. Prices are a bit higher than we saw last year -- for the week of November 14, the average residential propane price in Michigan was \$1.70/gallon, about 15 cents higher than this time last year.

Petroleum – The majority of petroleum products consumed in the state are motor fuels, such as gasoline and diesel fuel. Crude oil stocks in the Midwest are slightly higher than last year. Assuming normal weather and absent unexpected supply problems, it is expected that the price and supply of petroleum products will be stable for the remainder of 2016. Right now, motor gasoline is slightly less expensive than at this time last year, and usage is expected to grow regionally due to lower prices, growing employment, and rising wages. Diesel fuel and heating oil are both lower cost than at this time last year.

Electricity – No supply shortages or transmission constraints are expected to affect

the ability of Michigan utilities to meet winter peak electric demand. During this past summer, in order to meet electric demand, more than 98 percent of all available resources in the region had to be used. In the vast majority of cases, electric rates do not vary seasonally.

In August, MAE announced \$89.5 million in energy assistance grants to 14 organizations to provide low-income customers with assistance. MAE’s consumer tips sheet on home heating help outlines the various programs available to low-income customers and others.

In Michigan, 77 percent of households heat with natural gas, 8 percent use propane, 9 percent use electricity, 3 percent use wood, 1 percent use heating oil, and 2 percent use another heating fuel.

MAE’s Winter Energy Appraisal, published since 1978, reviews the projected prices and availability of energy in Michigan over the winter months.

For more information about MAE, please visit www.michigan.gov/energy or sign up for its listservs to keep up on MAE matters.

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PHOTOGRAPHY**E. B. Studio**

212 Washington Ave.
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FUNDRAISING GOOD TIMES**Creating a culture of fundraising*****Pt. 2 - "How to integrate and align fundraising with your mission"***

Photo Credit FUNdraising Good Times

Fundraising is the process of attracting people and resources. Yes, it's about raising money. But it's also about "how" you raise money. We believe that fundraising should be infused into all aspects of an organization's culture. It needs to be a shared responsibility that is as important as what is defined as the "work" of an organization. In a nonprofit, it is unsustainable to separate the two.

We encourage you to read *Beyond Fundraising: What does it mean to build a culture of philanthropy?* This report was written by Cynthia M. Gibson and produced by the Evelyn and Walter Haas, Jr. Fund. The report shares four main topics: shared responsibility for development; integration and alignment with mission; a focus on fundraising as engagement; and strong donor relationships.

With this column we focus on integration and alignment with mission. Gibson writes,

"In organizations with a culture of philanthropy, fund development is a valued and mission aligned component of the organization's overall work, rather than a standalone function. Organizations with a culture of philanthropy see fund development as more than just raising money or a management function; they see it as baked into everything they do, including their overall missions."

We often work with organizations that have valuable missions and visions, achievable goals, working strategies, and not enough funding to bring these to life. In these cases the board and executive leadership are left to implement a partial vision with limited programming and resources. Over time an under-funded organization can develop a culture that is far different from the founding mission and vision.

It is also over time that a culture of fundraising (or philanthropy) can be built. The culture change starts when all parties within an organization focus on both program development and fund development.

Integrating fund development (fundraising) into the program development process could yield different programs, partners, strategies or timelines that are most beneficial. It could also force difficult discussions about priorities and resources before a crisis arises. A frequently used method for setting program priorities results in a mandate for the development office or fundraising team to raise specific amounts for specific priorities.

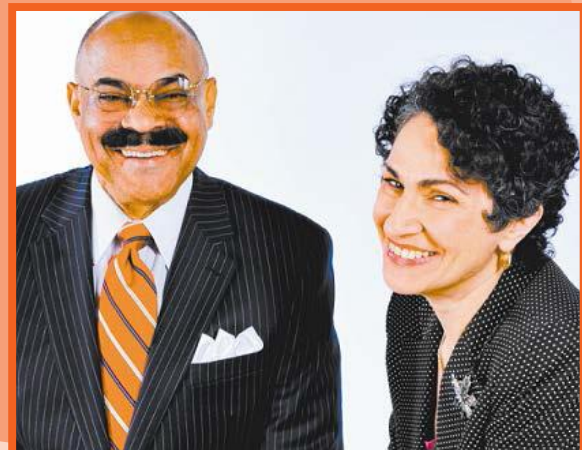
Bringing development professionals and fundraising volunteers into the program development process – and the budget setting process – can influence how decisions are made. For example, those individuals who know your organization's donors and funders can provide a perspective on which gifts and grants may not renew in the coming year, and who might be interested – or not interested – in funding specific programs. It is better to know this information earlier than later. This can build a bridge between organizations and donors that values donors as partners rather than a revenue source.

Gibson makes it clear, "building a culture of philanthropy means viewing fundraising as a tactic for achieving larger programmatic goals and mission, rather than an end unto itself."

You can read *Beyond Fundraising: What does it mean to build a culture of philanthropy?* online at <http://bit.ly/FundCulture>.

Copyright 2016 – Mel and Pearl Shaw

Mel and Pearl Shaw are authors of the new book *FUNdraising Good Times Classics Vol. 1* now available on Amazon.com. For help growing your fundraising visit www.saadandshaw.com or call (901) 522-8727.



Mel and Pearl Shaw | Courtesy Photo



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— Romans 15:7*



EDUCATION**SVSU student continues winning ways in public speaking contest**

A Saginaw Valley State University student with a passion for public speaking recently continued an impressive streak in earning honors for his ability.

Erik Breidinger was named winner of SVSU's 27th Annual Sims Public Speaking Competition in November. The victory earned him \$400. The title of his presentation was "Feeling Lucky? The Descent into Google-ocracy."

The communication and geography double major also won the contest in 2015. In the competition's history, the Auburn native is the sixth student to win twice and the third person to do so in consecutive years.

Breidinger has excelled in competitions outside of campus too.

In October 2016, he earned top honors for presenting his community-minded research on the Kawkawlin River. The

first-place win came in the undergraduate paper presentation category at the American Association of Geographers East Lakes/West Lakes conference hosted by Northern Michigan University.

In February 2016, he won first place in the informative category of the Michigan Intercollegiate Speech League Novice States

Tournament at Hillsdale College.

In total, six students earned prizes during the 2016 Sims Public Speaking Competition:

- Melinda Dinninger, a communication major from Saginaw, who earned \$250 for a second-place finish
- Shafayat Alam, a management major from Bangladesh, who earned \$150 for a third-place finish
- Cody Bromberg, a communication major from Essexville, who earned \$100 for a fourth-place finish
- Melanie Frasca, a communication/theatre education major from Waterford, who earned \$75 as a finalist
- Cheyena Pettaway, a communication major from Saginaw, who earned \$75 as a finalist

The competition is endowed by Larry and Linda Sims, long-time supporters of SVSU. Linda currently serves as senior executive assistant to the president/executive director for communications and external affairs at SVSU.



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Exploring the meaning behind food labels

Students apply class lessons to provide grocery store tours for CMU staff



Kristin Nelson, a junior from Homer, and Jill Klein, a senior from Muskegon, lead CMU staff on tours of Mount Pleasant's Kroger store. | Photo Credit: Central Michigan University

Kelsey Morse's dream is to work in community nutrition education. The Central Michigan University junior from Midland and two fellow dietetics program classmates are putting their nutrition coaching skills to the test, providing grocery store tours for CMU staff. The project is part of their independent study

fieldwork with the university's employee wellness program.

CMU dietetics students are required to conduct fieldwork as part of their independent study. This semester, students chose between providing nutrition education during CMU-sponsored exercise classes at the Student

Activity Center or collaborating with the athletics department and the university's employee wellness program, Your Health – It's Central. Morse and classmates Kristin Nelson, a junior from Homer, and Jill Klein, a senior from Muskegon, led CMU staff on tours of Mount Pleasant's Kroger store. Groups of four or five people walked through each section of the store, talked about meal options or healthy snacks, dispelled myths and discussed questions. The tours, which also are expected to be offered in the future, are a free benefit to staff participating in Your Health – It's Central.

"I want to work with the community when I graduate, so it is exciting to have this opportunity," Morse said. "Grocery store tours are important because you can ask questions you have never been able to ask about labels, vitamins and carbs in a small group of people."

The trio met with CMU human resources staff to plan and promote the tours across campus. They then used their skills and expertise in label reading, nutrition consulting and dietary restrictions to answer a range of questions, provide tips or direct people to additional resources.

"It's exciting to apply the knowledge and skills we are learning in class to help others make smart choices that could help prevent diseases," Klein said. "We hope participants take the information we provide each time they return to the grocery store."

Visit

<https://youtu.be/HPZI7yaeEOg>
to learn more about food labels and the grocery store tours

SVSU students head to regional Ethics Bowl competition

Saginaw Valley State University will send its first team to the Association for Practical and Professional Ethics' regional Ethics Bowl this fall. The team, featuring eight dedicated SVSU students, will travel to Illinois to compete against institutions from across the Upper Midwest region.

Harper University will host the event Saturday, Dec. 3.

The purpose of the Ethics Bowl is to give college students from across the country the chance to defend their stance on any number of morally complex ethical issues facing society.

Teams must demonstrate an ability to understand all elements of the given case and present an argument on how to best resolve the ethical dilemma.

SVSU's team is led by advisor Peter Rose-Barry, the SVSU Finkbeiner Endowed Professor of Ethics, who said that the team is "looking forward to a vigorous competition and hope to advance to nationals in the upcoming calendar year."

In preparation for the event, the team has been provided with 15 potential case studies made available to them by the Association for Practical

and Professional Ethics.

Since they don't know which case study they will be required to present, they are "attempting to determine all of the ethically salient issues in each case study so that they can put together a presentation in response to whatever the moderator asks just prior to the competition," Rose-Barry said.

Out of 11 regions, 36 teams in total will be selected to advance to the Ethics Bowl Nationals, taking place Feb. 26 in Dallas.

SVSU's Ethics Team is supported by a generous grant from the SVSU Foundation.



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New Advisor Joins UM-Flint Career Center



Myesha Cannon | Courtesy Photo

Get to know Myesha Cannon, a career advisor in the UM-Flint Career Center. She's here to help students and alumni with career preparation, internships, interview skills, employment opportunities, and more.

Ms. Cannon presented at the UM-Flint Career Seminar held on Wednesday, November 30, 2016, at 2 p.m. in Room 533 of the Murchie Science Building (MSB). The seminar, held in partnership with UM-Flint Student Government, was open to all students and included conversation on internships, job searches, and interview preparation. Attendees were encouraged to bring a copy of their resume to the seminar.

What work will you be doing in the UM-Flint Career Center?

I am a Career Advisor, supporting students and alumni, in their career exploration [and] preparation, as well as connecting them to employment opportunities. I regularly meet with students, one-on-one and in small groups, to discuss topics like résumé building, interview skill, and mock interviewing. I also facilitate workshops, give presentations, and partner with departments across the University to deliver targeted

programming to support specific student needs.

What experience do you bring to this position?

My experience includes working in both the professional staffing industry and higher education. My higher education experience was in Employment Services. I worked with both students and employers to bring them together, through internships, employment, workshops and career fairs, and informational events. I enjoy working with students to help them realize their career potential.

Who will you be serving?

I will primarily be serving students in the Liberal Arts majors. Our other Career Advisor, Emily Bank, and I work very closely to support the entire UM-Flint student and alumni population.

Why are you working specifically with Liberal Arts students and alumni?

I'm working with Liberal Arts majors to help prepare and connect them to internships and career opportunities. Many Liberal Arts students struggle with deciding on a career direction upon graduation. I'm here to help them navigate that pathway.

I will help them understand the vast amount of corporations, organizations, and government agencies who are looking for our Liberal Arts students and graduates.

What do you hope for your time at UM-Flint?

I want to be a knowledgeable and supportive career resource for students from the time that they arrive on campus until they walk across the stage at commencement. I want to build partnerships with faculty and student organizations and work collaboratively to prepare students for internship and employment opportunities.

What advice about career preparation do you have for all students?

It is never too early to start to develop your résumé. Don't wait until the final semester of your senior year to start thinking about a resume. **START NOW!** It is a living document that you should update each semester and after each new job or internship. If you have any questions or don't know where to begin, you can contact the Career Center at careers@umflint.edu and we can help get you started.



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

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For additional information concerning Saginaw ISD Head Start visit: www.saginawheadstart.org

Source: www.saginawheadstart.org

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Joe Baca, former Dem. Calif. Congrmn., Dist. 43.

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Delta offers 150 programs. There are certificate, associate's and transfer programs.

62% of Delta graduates went on to get a bachelor's. 36% of those went on to achieve a master's, doctorate or higher degree.

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COMMUNITY

Community Organizations and PepsiCo Foundation Launch Two Help Centers in Flint, Michigan



PEPSICO
FOUNDATION

FLINT, Mich., Nov. 22, 2016 /PRNewswire/ -- The PepsiCo Foundation, along with community organizations and leaders, today opened two community Help Centers to provide resources to Flint residents recovering from the city's drinking water crisis.

Located at Bethel United Methodist Church and Greater Holy Temple COGIC, the Help Centers will promote healthy physical and mental development and protect and improve the quality of life for individuals and families. "One-stop" resources and services include bottled water, food

and fresh produce, personal care items, nutritional services, physical health services and mental health services. They are open four days a week and serve residents from two semi-trailers staged in the churches' parking lots.

"We are very excited about the opening of these new Help Centers and the much-needed supplies and resources they will offer to Flint residents," said Flint Mayor Karen Weaver. "The water in Flint still isn't safe to drink without a filter. This water crisis is much bigger than Flint can handle alone, but with help from our government and community organizations, we will emerge from this stronger and better than before. Thank you, PepsiCorps and Food Bank of Eastern Michigan, for joining forces to make this happen."

The Help Centers are funded in part by a \$570,000 grant from the PepsiCo Foundation. In addition, the company provided the network of Flint non-profit organizations with pro-bono, skills-based consulting, through its PepsiCorps program. This long standing PepsiCo program leverages PepsiCo employees' expertise to address societal needs or challenges, and enables the exchange of private sector knowledge to nonprofits to help them operate more effectively. For Flint, PepsiCo experts utilized their knowledge of logistics and warehousing to help assess residents' needs and efficient ways to store and deliver goods and services.

"We are an active member and supporter of the communities where we live and work. Many of our employees are Flint residents," said Tony West, PepsiCo's general counsel and president of the PepsiCo Foundation. "To help combat this water crisis, we sat down with local officials and community leaders and listened to what they thought was most needed. And together,

we were able to devise solutions that best meet the needs of the Flint community."

The Help Centers are managed by the Food Bank of Eastern Michigan. Other partners are the Michigan Department of Health and Human Services, Charles Stewart Mott Foundation and the United Way of Genesee County. Genesee Health Systems, the Genesee Community Health Center and GST Michigan Works also provide Help Center services.

In addition to the Help Center grant, the PepsiCo Foundation this year has provided \$225,000 to provide nutritious meals for Flint school children and \$50,000 to fund recycling education and support within Flint schools.

The Help Centers are staffed in cooperation with GST Michigan Works. They are located at Bethel United Methodist Church, 1309 N. Ballenger Hwy.; and Greater Holy Temple COGIC, 6702 N. Dort Hwy. Hours are Mondays, Tuesdays and Thursdays from 10 a.m. to 4:30 p.m. and Wednesdays from 8 a.m. to 2:30 p.m.

"A key piece of the Food Bank's mission is to build a community solution to a community problem. While this usually refers to the fight against hunger, it certainly applies to the collaborative efforts in response to the Flint water crisis," said Food Bank President William E. Kerr. "The Help Centers are a testament to the resilient strength of Flint. The past year has been extremely difficult, yet community leaders and residents continue to work together to move forward and recover."

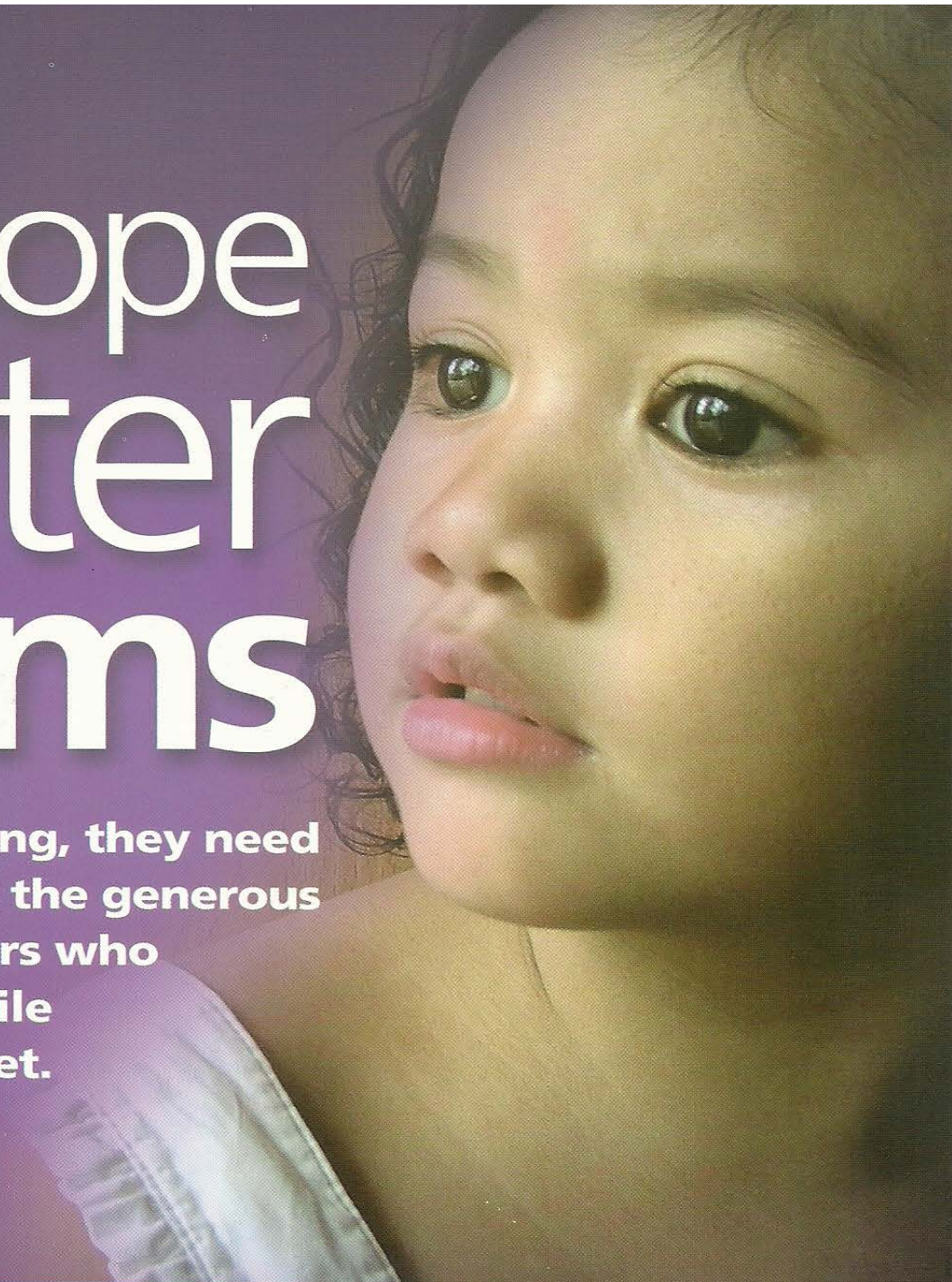
Since the beginning of the Flint water crisis, the Food Bank of Eastern Michigan has been uniquely positioned to respond quickly and efficiently to residents' needs. Working with partner agencies, it has distributed more than 26 million bottles of water and more than 2.4 million pounds of lead-mitigating foods. The Food Bank also has provided 464,104 meals rich in lead-mitigating nutrients to the Genesee Intermediate School District's Head Start program.

Christmas Prayer Breakfast

YMCA of Saginaw
Wednesday, December 7, 2016
7:30-8:30am

Please RSVP
www.SaginawYMCA.org





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To benefit the READ Association
of Saginaw County
Hosted by Greenhouse Books



Thursday, December 8th, 2016

Time: 10 am - 8 pm

Location: Greenhouse Children's Books

1122 Tittabawassee Rd., ph. (989) 752-6313
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- *Water Walkers* by Carol Ann Trembath
- *My Michigan* by Ron St Germain
- *My Near-Death Adventures (99% True!)* by Alison DeCamp
- *A Magical Winter* by Carl R. Sams II & Jean Stoick
- *B is for Beacon: A Great Lakes Lighthouse Alphabet* by Hellen L. Wilbur
- *Eddy Elk and Mandy Moose* by Russell Slater
- *Books Do Not Have Wings* by Brynne Barnes
- *Z to A in the Great Lakes Bay* by Maryann Czolgosz and Nancy Owens

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Special Orders Adult or Children's books can be special ordered for arrival before Christmas. (989) 752-6313

www.READinSaginaw.org



**10% of the day's proceeds
will go to the READ Association**

Visiting Authors/Book Signings: Noteworthy Michigan authors will be visiting and signing their books throughout the day: Jeffery Schatzer (11am - 6pm), Carol Ann Trembath (1 pm - 8 pm) Roselynn Ederer (11am - 4pm)



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HELP FOR THE HOLIDAYS

Santa's Helpers Childcare YMCA OF SAGINAW



The Saginaw YMCA will be offering extra child watch this December! Parents can take this time to prepare for the holidays while knowing their children are being cared for at the YMCA. Kids can expect to swim in the pool, enjoy games and activities in the youth gym, participate in crafts and Christmas decorating, and so much more. Registration closes at noon on December 2nd; reserve your spot today!

- All children should bring a swimsuit and towel.
- Food will not be provided. Please send your child(ren) with snacks/dinner.
(Food containing nuts or nut products is not permitted).

WHEN: December 3, 2016

AGES: 2-12 years

TIME: 2:00-7:00 PM

LOCATION: YMCA OF SAGINAW
1915 Fordney St.
Saginaw, MI 48601
(989) 753-7721

COST: \$15 for the first Y-member child, \$5 for any additional Y-member children
\$20 for any non Y-member child

YMCA OF SAGINAW
1915 Fordney St. Saginaw, MI 48601
P 989 753 7721 F 989 755 9329 www.SaginawYMCA.org
CONTACT: Chelsea Keagel, Kid Zone Coordinator ckeagel@saginawymca.org



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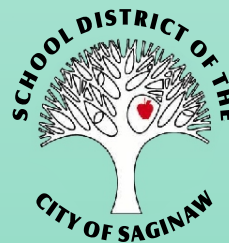
Substance Use
Prevention
and Health
Promotion



Creating Safe
Schools



Safe Schools Healthy Students



Saginaw Public Schools Safe Schools/Healthy Students Initiative is dedicated to collaborating with community partners to promote, implement and sustain safe and healthy schools and communities that support student success.



Lisa Coney
Project Manager

550 Millard Street | Saginaw, MI 48607 | (989) 399-6592

FAITH BASED DIRECTORY

Bethel AME Church

Pastor P. David Saunders
535 Cathay St.
Saginaw, MI 48601
989-755-7011

Bread of Life Harvest Center

Seniro 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 Baptist Church

Rev. Robert Davis, Jr.
818 N. Washington Ave.
Saginaw, MI 48601
989-754-4435
PastorD818@gmail.com

Corinthian Baptist Church

Pastor Roy L. Manning
104 S. 10th St.
Saginaw, MI 48601
989-754-1820

Faith Harvest Church

Bishop Ronald E. Chipp
1734 N. Mason
Saginaw, MI 48602
989-799-4200
Website: www.faithharvestministry.org
E-mail: office@faithharvestministry.org

Grace Chapel Church

Pastor James Nelson
2202 Janes Ave.
Saginaw, MI 48601
989-755-3212

Greater Renaissance

Pastor Cedric R. Cheatham
1535 S. Warren Ave.
Saginaw, MI 48601
989-752-1455
260-515-6456

Greater Williams Temple

Bishop H.J. Williams
4095 Windmere Dr.
Saginaw, MI 48603
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 Road
Saginaw, MI 48601
989-401-4465
LifeInChristMinistries07@gmail.com

Messiah Missionary Baptist Church

2615 Williamson Road
Saginaw, MI 48601
Pastor Otis Washington
Phone: 989-777-2636
Fax: 989-777-2640
E-mail: messiahmbc@att.net
Website: 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
3121 Sheridan
Saginaw, Michigan
989-327-1755

New Covenant Christian Center

Pastor Ron Frierson
523 Hayden
Saginaw, MI
752-8485

New Hope Missionary Baptist Church

Rev. Dr. Willie F. Casey
1721 Tuscola Street
Saginaw, MI 48601
989-753-7600

New Life Baptist Church

Pastor Rufus Bradley
1401 Janes St.
Saginaw, MI 48601
989-753-1151

New Mt. Calvary Baptist Church

Pastor Alfred "AJ" Harris Jr.
3610 Russel 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 C. 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

Saginaw Valley Community

Pastor Richard Sayad
3660 Hermansau
Saginaw, MI 48603
989-752-4769

St. Lukes CME Church

1121 Tusola
Saginaw, MI 48607
989-755-0351

The Potters Touch Ministries

Pastor Kareem J. Bowen
1402 North 6th Street
Saginaw, MI 48601
989-755-9406
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Transforming Life Ministries

Pastor William Brown
3024 South Washington Avenue
Saginaw, MI 48601-4353
989-754-9573

True Vine Baptist Church

Pastor Paul E. Broaddus
2930 Janes Street
Saginaw, MI 48601
989-752-0751

Victorious Belivers Ministries Church

Rev. Christopher V. Pryor
624 S. Outer Dr.
Saginaw, MI
989-755-7692

Wolverine State Baptist Church

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

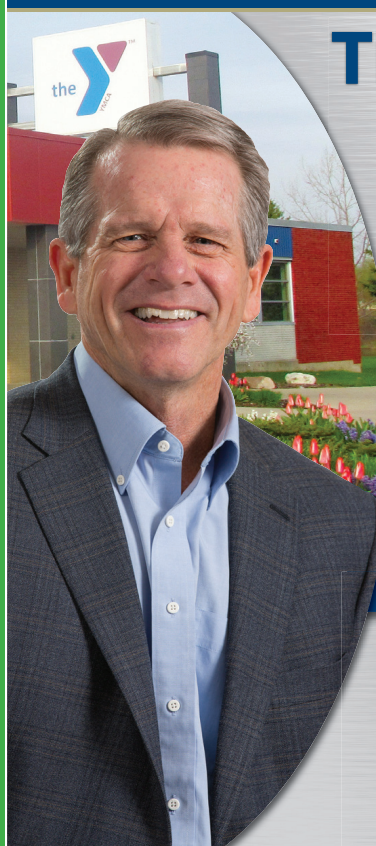
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POLITICS & PUBLIC POLICY

Hillary Clinton's Defeat Speaks More About Politicians than Politics

Op-Ed by Kenneth Mannie Sr.

The facts and the issues appeared to be secondary during the candidates 2016 Presidential Campaign however one topic continuously came up. "OBAMA CARE" or The Affordable Care Act. Obama Care should have never been an issue or concern. Health care in America was in desperate need of reform and Obama Care made serious roads to addressing the health care problems of America.

Obama Care was **FLAWED** from its inception however Obama Care was and is **DESPERATELY NEEDED**. "No penalties or exemptions for pre-existing conditions, No service limits, and Mandatory Coverage for all are a few of the **GREAT BENEFITS** that Obama Care offers". The extreme **COSTS OF PREMIUMS**, along with the **MAJOR BURDEN FOR TAX PAYERS TO COVER THE SUBSIDIES** and the indignities of placing low income and older individuals that can't pay premiums on **MEDICAID** were truly not good ideas. Modeling Obama Care after Massachusetts Romney Care did not prove to be a good model.

Republicans opposed President Obama; of course they opposed anything that his administration presented. Opposing a product **DEVELOPED AND ORIGINATED** by his last opponent is as **POLITICAL** as it gets.

The Obama Administration reached out to many in the health care industry for suggestions however chose to concentrate on health care programs featured by states such as Massachusetts and Maryland. Maryland is where Obama Care adopted the up to 26 for child coverage benefits.

Obama Care should have never been a debatable topic because Obama Care should have adopted several of the programs and benefits suggested by companies and organizations operating in **HEALTH CARE** as opposed to politics.

Coordinating Care Health Services, Inc. (CCHS, Inc.) based in Chicago was one of the health care organizations contacted by members of the Obama Administration. CCHS, Inc. provided the Obama Administration with an addendum/addition to Bill HR3562 Affordable Care Act/ Obama Care Patients' Bill of Rights that indeed showed the administration/federal government how to totally pay for "ALL COSTS OF OBAMA CARE" without costing the American Tax Payer "any additional money". According to the Obama Administration the "Affordable Care Act/Obama Care HR3562 will costs the American Tax Payer/ Federal Government about \$125 Billion over the first ten (10) years. "WOW" CCHS, Inc. showed the administration via our "POLITICIANS & POLITICAL ORGANIZATIONS" how to save over \$40 Billion per year covering the **TOTAL COST OF HR3562**.

Most importantly these saving came from one of our **GOVERNMENTAL "ENTITLEMENT PROGRAMS"** that the Republican Party **HATES** so no Republican could **OBJECT!** Converting funds that are **SAVED** to pay for Obama Care that comes from the most **HATED ENTITLEMENT "MEDICAID"** would bring joy to the most **STUBBORN CONSERVATIVE**. Savings over \$40 Billion per year by reducing the **NEED/ NECESSITY** for the funds not reduction of **SERVICES SPELLS SUCCESS**. Reducing **ENTITLEMENTS** without reduction in service is something that **NO ONE CAN ARGUE**. It is like defeating **TERRORIST** without costs or casualties **NO ONE CAN ARGUE!** Automobile Insurance is **MANDATORY** and affordable everywhere in America, Health Care Insurance should be and will also be with the attached amendment/addition to HR3562.

CCHS, Inc. delivered the attached proposed addendum/amendment to the following politicians

and political organizations and they all stood **MUTE** and precluded this country and our tax payers from saving tax payers/federal government **HUNDREDS OF BILLIONS** of dollars in the past several years while providing **QUALITY AFFORDABLE HEALTH CARE FOR MILLIONS!**

Former Secretary of Health & Human Services Kathleen Sebelius, U.S. Nevada Senator Harry Reid, Illinois U.S. Senator Richard "Dick" Durbin, U.S. Congress Woman Robin Kelly, U.S. Congress Woman Tammy Duckworth, U.S. Congressman Danny Davis, U.S. Congressman Bobby Rush (Democrats all from Illinois), U.S. Senator Mark Kirk Republican of Illinois, Republican Speaker of the House Paul Ryan, political organizations, the Clinton Foundation and Al Sharpton's National Action Network both of New York, President of the United States Urban League and Senior Advisor Valerie Jarrett of Washington D.C. were **ALL** delivered copies of the attached Proposed HR3562 Bill Amendment.

Obama Care/The Affordable Care Act should have **NEVER** been topic of discussion during these elections. President Elect Donald Trump should encourage his party and **ALL** of Congress to sponsor and adopt the attached Proposed Bill amendment/addendum as opposed to attempting to eliminate Obama Care. This Proposed Addition will save **BILLIONS** as opposed to costing millions all while Donald Trump and the Republican can take credit for **FIXING OBAMA CARE** and providing **QUALITY AND AFFORDABLE** health care for millions and for generations to come.

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