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Celebrating Black History Month!

# THE MICHIGAN BANNER

Leading in Diversity

“Empowering Communities and Changing Lives”



NSPDK AWARDS & SCHOLARSHIPS PG 2



DEROMEDI ON COMMITTEE PG 14

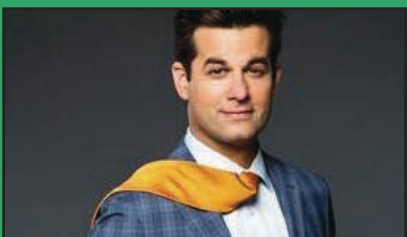


to motivate and inspire Latinas them with resources they can use their lives. Our conference educate, motivate, inspire, & create a learning oppor For more information c www.ddim.ocat.i Workshops will focus on topics im women such as education, health finance and business, l relationships and self-m Register Online at: www.ddim On-Site Registration beg and follows until 12:00 pm. TT begins at 8:00am and

DIA DE LA MUJER CONFERENCE LB 1



NATIVE YOUTH MENTORING PG 25



MICHAEL KOSTA PG 28

Hump The Grinder's **HAIR WARS** is proud to present  
**“The Motown Show”**  
 a Hair Tribute to Detroit's Music, Cars & Hair Stars

**Sunday April 17 2016**  
 at the beautiful **Ford Community & Performing Arts Center**  
 in the Detroit suburb of Dearborn \* Doors open at 5 p.m.

sponsored by  
   
 and other sponsors to be announced

Model: Hair Stylist Jennifer Jamerson, granddaughter of the legendary Motown Funk Brothers' bass player, James Jamerson \* Photo by Star



## The National Sorority of Phi Delta Kappa, Incorporated, Gamma Kappa Chapter Recognizes 3 Community Leaders and Awards 4 Scholarships



*Left to Right: 2016 Community Award Recipients: Mrs. Vickie Hill, Gospel Host WTLZ KISS 107.1; Mrs. Joyce Harvin, Community Connection, WTLZ KISS 107.1; and Mrs. Colette Boyd, News Anchor, WNEM TV5.*



*Left to Right: 2016 Scholarship Recipients: Tiera Thornton, Tamia Thornton, Kamilah Freeman; Jewel Owens*

The National Sorority of Phi Delta Kappa (NSPDK), Incorporated, Gamma Kappa Chapter hosted 125 guests at its 10th Annual Martin Luther King Jr. Prayer Breakfast on Saturday, January 30, 2016 at the Horizons Conference Center.

The theme for the Dr. Martin Luther King, Jr. Prayer Breakfast was: "African American Women of God in the Media". Gamma Kappa Chapter presented three Community Service Awards and four \$500 scholarships to graduating seniors from area high schools.

This year's 2016 Community Award Recipients were:

- Mrs. Colette Boyd, WNEM TV-5 News Anchor
- Mrs. Joyce Harvin, Radio Host for Community Connection, KISS 107.1
- Mrs. Vickie Hill, Radio Gospel Show Host, KISS 107.1

These women exemplified the theme in their own unique way. They were chosen for this year's honor because the sorority believed that

these women are Godly and Spiritual Women who are in unique positions to impact the world through television, radio, and personal appearances. They are exemplary communicators who are:

- Empowered and led by a Higher Power to represent hope for the disenfranchised
- They are the voice of those who cannot speak for themselves and
- They are leaders that can bring people together in unity.

Mrs. Colette Boyd co-anchors with Sam Merrill at 5:00, 6:00, and 11:00 p.m. weeknights. She joined WNEM TV-5 in November 2013 as a reporter, Wake-Up co-anchor and Noon anchor. She grew up in Metro-Detroit and is a proud University of Michigan Alumni. She has a Master's Degree in Public Health and a Bachelor of Science Degree in Psychobiology from the University of Michigan in Ann Arbor. She also honed her Broadcast Journalism skills at Specs Howard School of Media Arts. Mrs. Boyd worked as a reporter and anchor in Lansing and the Flint area before making the trek north to

Saginaw. She states, "she loves the news because she strives to be a voice for those who have no voice and an advocate for what's right".

Mrs. Joyce Harvin, the producer and Radio Host for Community Connections, WTLZ KISS 107.1 and Co-Advisor with Saginaw NAACP Youth Advisor is a native of Saginaw, Michigan. She graduated from Saginaw High School and attended Delta College where she pursued her studies in news media as a career pathway when she discovered that black women were not properly represented among the professional ranks. She also attended the University of Michigan—Flint. Mrs. Harvin's early involvement in communications includes writing a column for the Model Cities News; a segment producer for "Day By Day" at Delta College's WUCM public broadcast station, and producer and host of "ONE Up" her first radio talk show. Hired in 1977 by then radio station WWWS (W3 Soul) 107.1, Mrs. Harvin holds the distinction of being the first African American female radio station manager in the mid-west radio market. JUMP TO PG 6, NSPDK Awards

**The Michigan Banner**

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Contributor

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**Sales**

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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.

**Disclaimer:**

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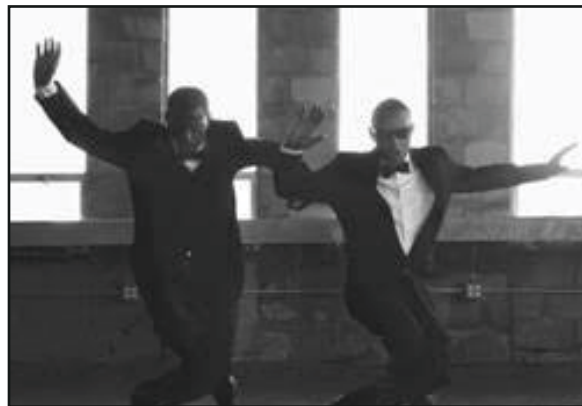
2 weeks before each publication date of the  
1st and 16th of each month

**Submission Procedure:**

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Preferred format: Jpeg or PDF  
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themichiganbanner@gmail.com



Hair Wars has always promoted ‘Detroit Culture’ – hair, music, fashion – and now, we’re proud to showcase the underground world of Detroit Jit Dancing.

A few of Detroit’s most talented jit dance groups will hit the Hair Wars stage at the April 17th “Motown Show” at the Ford Community & Performing Arts Center in Dearborn, Michigan, led by Haleem “Stringz” Rasul, who is instrumental in spreading the Detroit jit movement around the world.

Haleem discovered his passion for dance in his early childhood and by 2001, he established Hardcore Detroit as a brand dance company and fashion label.

After exploring dance in other communities, Haleem gained more appreciation for Detroit’s own innovations: And by March 2009, he tracked down the Jitterbugs, the group recognized for developing the Detroit Jit in the mid 1970s.

Compiling exclusive interviews with them and other pioneers he released a DVD illustrating the history of the jit through oral narratives, images, and never-before-seen footage. This historical project is complimented with a groundbreaking how to jit instructional.

Now, as dance ambassador of Detroit, “Stringz” continues to perform and teach around the world with the intent of moving jit forward.

Email: [haleemrasul@yahoo.com](mailto:haleemrasul@yahoo.com)  
[www.HardcoreDetroit.com](http://www.HardcoreDetroit.com)  
[www.DetroitJitterbugs.com](http://www.DetroitJitterbugs.com)

**2016 Detroit Hair Wars –  
“The Motown Show”**

Sunday \* April 17 \*

Showtime: 6:05 p.m. \* Doors open at 5 p.m.  
Ford Community & Performing Arts Center  
15801 Michigan Ave. in Dearborn, Michigan  
General admission \$25 advance / \$25 at the door  
VIP Seating: \$40 & \$100 – purchase online:  
[www.hairwarsustour.com](http://www.hairwarsustour.com)  
All ages \* hot food & cash bar  
General info: 313.534.8318

**Show Summary**

“The Motown Show” is a tribute to Detroit’s music, cars & hair stars – and will feature several of Detroit area’s hottest hair entertainers and over 200 hair models in a series of entertaining stage presentations. Detroit jit dancers and Detroit bassist Kern Brantley will add to the excitement. Another highlight will be the honoring of a number of Detroit hair legends with the Hair Wars Lifetime Achievement Award.

Guest hair stylists from Lansing, Michigan, Cincinnati, Ohio, Las Vegas, Nevada and Pittsburgh, PA will also perform.

Giorgi-O of Beverly Hills (California) will be the commentator.

Sponsored by Ampro Pro Styl hair products\*  
In My House techno music show \* Universal Beauty Products

Contact person: David Humphries \*  
248.470.5183 \* Email: [hairwars@yahoo.com](mailto:hairwars@yahoo.com)  
[www.hairwarsustour.com](http://www.hairwarsustour.com)

Hair Wars – reaching the people who need to know.



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**CELEBRATING  
BLACK HISTORY  
MONTH 2016**

# THE LATINO BANNER

*Líder en la diversidad*

*Vamos Adelante*

**MICHIGAN STATE UNIVERSITY IS HONORED TO ANNOUNCE  
THE 23rd ANNUAL DIA DE LA MUJER CONFERENCE**

**SOLIDARITY FOR CHANGE:**  
*Using our Voice to Inspire Action*

**KEYNOTE SPEAKER:**

*Christine Chavez*

**Saturday, April 9, 2016  
8:00 AM - 5:00 PM**

**Michigan State University  
Kellogg Center  
55 S. Harrison Road  
East Lansing, Michigan**



The Día de la Mujer Conference began in 1994 to motivate and inspire Latinas by providing them with resources they can use to improve their lives. Our conference goals are to educate, motivate, inspire, empower and create a learning opportunity for all. For more information on DDLM visit:

[www.ddlm.ocat.msue.edu](http://www.ddlm.ocat.msue.edu)

*Workshops will focus on topics important to all women such as education, health, legal, STEM, finance and business, inter-personal relationships and self-empowerment.*

*Register Online at: [www.ddlm.ocat.msu.edu](http://www.ddlm.ocat.msu.edu)*

*On-Site Registration begins at 7:30am and follows until 12:00 pm. The conference begins at 8:00am and ends at 5pm.*



Christine Chavez  
Grandaughter of  
Cesar E. Chavez



Office of Cultural & Academic Transitions  
Michigan State University



Please join us for this one day event as we continue to learn from our past, act in our present, and prepare for our future. For registration, conference, or sponsorship information, contact: *Juan Flores at [floresj2@msu.edu](mailto:floresj2@msu.edu) or 517-353-9590*

**Latino Banner Sponsored By Saginaw Valley State University & Team One Credit Union**

1400 W. Genesee Saginaw, Michigan (989) 753-3475 The Latino Banner – [thelatinobanner@gmail.com](mailto:thelatinobanner@gmail.com)



## Great Lakes Bay Regional Hispanic Business Association

*FEBRUARY MEETING*

\* FEB 23, 2016 \* 6:00 pm

Hosted by TEAM ONE CREDIT UNION  
520 HAYDEN ST. SAGINAW, MI 48607



FROM PG 2, NSPDK Awards She infuses her spirit and drive for getting a job done with one motto: “Never Sweat the Small Stuff!”

Mrs. Vickie Hill is a radio gospel announcer at WTLZ KISS 107.1. For over 19 years, many people have “invited” Mrs. Hill into their homes every Sunday morning to listen to her words of encouragement and special music arrangements of contemporary Christian to Traditional gospel music. She showcases local artist and has provided opportunities for artist to become national artists by giving them a start on her show. On January 16, 2010, Mrs. Hill was awarded the “STELLAR AWARD” called the Reach Award at the 25th Annual Stellar Gospel Music Awards at the Grand Ole Opry in Nashville, Tennessee. The award is presented to announcers who reach through the airwaves in positive ways through their words and music. She raises funds for the needy and addresses groups at youth conferences, schools, and also mentors at the Saginaw County Juvenile Center on a monthly basis. Mrs. Hill has been the driving force to bring 1,000 to 2,000 people to the Annual Gospel Fest held each year at Ojibway Island. She has been the Branch Manager at the Catholic Federal Credit Union in Bay City, Michigan for 9 years and has worked at Catholic Federal Credit Union for 19 years. In

2012, she was voted the Women of the Year for her hard work, dedication, and commitment to the Great Lakes Bay Region.

Four high school graduating seniors were recognized to receive \$500 scholarship to a college or university of their choice.

- Kamilah Freeman attends Arthur Hill High School and has a GPA of 4.059. She plans to attend Prairie View A&M University and major in social work and minor in business. Kamilah is the daughter of Mrs. Camille Martin-Freeman.

- Jewel Owens attends Carrollton High School and has a GPA of 3.301. She plans to attend Michigan State University and major in Pre-Medicine with a specialization in Human Biology. Jewel is the daughter Mr. Billy and Mrs. Fashonta Erwin.

- Tamia Thornton attends Arthur Hill High School and has a GPA of 4.00. She plans to attend Michigan State University and major in Nursing. Tamia is the daughter of Mrs. Yolonda Harper.

- Tiera Thornton attends Arthur Hill High School and has a GPA of 4.043. She plans to attend Michigan State University to become a Family Nurse Practitioner and open an office with her twin sister, Tamia Thornton. Tiera is the daughter of Mrs. Yolonda Harper.

Mrs. Demona Reed and Mrs. Wilmer McZee rendered songs of worship and praise. Prayer for Family, Community, and Youth were given by Deacon John R. Thomas of Zion Missionary Baptist Church, Deacon Curtis McZee of Tabernacle Baptist Church, and Mr. TreVaundre Evans of Zion Missionary Baptist Church, respectively. The Sorority’s two youth groups—Xinos and Kudos—provided a special presentation honoring Dr. Martin Luther King, Jr.

The National Sorority of Phi Delta Kappa, Incorporated consists of active and retired educators whose mission is to stimulate personal growth among teachers; to foster a true spirit of sisterhood; to promote the highest ideals of the teaching profession; and to encourage the development of the potential of our youth. In remembrance of the legacy of Dr. Martin Luther King Jr. and others who fought and died for the privileges we all enjoy, we owe it to our children and future generations to teach about our history and the struggles and sacrifices that occurred in the past, to look at what is happening now, and prepare our youth for what is coming in their future.

*Article Submitted by: Dr. Lillian Jones-Thomas, President of Gamma Kappa Chapter of National Sorority of Phi Delta Kappa, Incorporated.*

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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



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Leah Flores



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OF  
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\$20.00 Registration Fee

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For More Information Contact:

**Gregory Carter (989) 295-4301**

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# INTERSECTION OF BUSINESS & WEALTH



## Local Business Mentors Step-Up for Young Entrepreneurs

### *Volunteers Help YEA! Students in Business Planning Process*

MIDLAND, MI –The Young Entrepreneurs Academy, or YEA!, an innovative program that guides students through the process of starting their own real business, is excited to announce this year's business mentors and sponsors for this year's Midland YEA! class coordinated by the Midland Area Chamber of Commerce and held at Northwood University.

Once the students get the ball rolling on their ideas, YEA! pairs up each business with an appropriate business mentor. This person helps the students to better understand their concept, write a business plan, identify their target audience and provide all around support. This year's mentors range from Michael Stackhouse, owner of SAMSA Tech Shop to Ashley Raetz-Myers, workforce development specialist at MidMichigan

Health. Mr. Stackhouse will be supporting a student business developing a cell phone app and Ashley will be assisting an educational robotics business. Other mentors include, Ashley Bellmer from Sound Productions, Jenni Bush from SPACE, Inc., Andrew Koelinger from the Mackinac Center for Public Policy, Chris Moultrup from the MidMichigan Innovation Center, Dustin Neumeyer from Aberro Creative, Larry Stover from Stover Imaging and Curt White from White IEQ.

As a non-profit organization, YEA! relies on the generosity of the community and of sponsors; people who identify with entrepreneurship and want to help pave the way for our future entrepreneurs. Some help the enterprises get off the ground while others provide in-kind support

Innovation Center, JS&B Associates, LLC, Chemical Bank, Saginaw Valley State University College of Business, ITC Holdings Corporation, COPOCO Community Credit Union, Andrews Hooper Pavlik PLC, SAMSA Tech Shop, Yeo & Yeo CPAs & Business Consultants and Alden B. Dow Center for Creativity & Enterprise.

During the course of the seven-month program, more than 50 local businesses become involved with YEA! at various levels. From helping teach the basics of business to inviting students to tour their companies, our volunteers participate in a variety of capacities. Students work in close cooperation with local business leaders, community leaders and educators who use their personal experiences to demonstrate how to develop ideas and objectives, pitch potential investors, obtain funding, register with governmental agencies, establish e-commerce and a web presence, and much more. By the end of the class, students own and operate fully-formed and functioning businesses, which they can carry out after their graduation from the program.

or volunteer their time and services. YEA! supporters include Northwood University, Midland Public Schools, MidMichigan

## SVSU 2016 Manufacturing & Information Technology Employment Fair

**Date:**  
2/17/2016

**Time:**  
12:00 PM TO 3:00 PM

**Event Location:**  
Saginaw Valley State University  
7400 Bay Rd.  
Pioneer Hall  
University Center, MI 48710

**Phone:**  
(989) 964-4954

### **Event Description:**

The industries of Manufacturing & Information Technology are both growing at a very rapid pace. For this reason, Saginaw Valley State University annually brings together some of the top employers from these two fields to speak with career seekers about employment opportunities available at their companies! For details, visit [www.svsu.edu/careerservices/](http://www.svsu.edu/careerservices/)

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# Tri-City Chiropractic Welcomes Dr. Chelsie Arnold

Tri-City Chiropractic is pleased to announce the addition of Dr. Chelsie Arnold to the Tri-City Chiropractic Team. Dr. Arnold, who specializes in pediatric and pregnant patients, graduated Summa Cum Laude from SVSU with a BS in Biology and graduated Magna Cum Laude as a Doctor of chiropractic.

Dr. Arnold also specializes in Diversified, Sacral Occipital Technique, Thompson and Basic techniques as well as Craniopathy.

Dr. Arnold's passion for treating children has seen positive results in behavioral issues, lack of sleep, teething, irritability, colic, reflux, constipation, ear infections and plagiocephaly.



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Spencer Dambro, Owner

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989.780.2088

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989.497.4444

Labadie Olds  
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Bay City, MI 48706  
Terry Reed, Sales Professional  
989-667-2000 Ext. 341  
Direct 989-460-0341  
Fax 989-667-0103  
Email [terry.reed@labadieauto.com](mailto:terry.reed@labadieauto.com)  
Website [www.labadieauto.com](http://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](mailto: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

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306 East Remington Street  
Saginaw, MI 48601  
989-482-6505

### Beauty

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  
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989-992-2600

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Saginaw, MI 48601

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888.288.3261

Wanigas Credit Union  
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989.759.5780

### Florists

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214 Federal Ave.  
Saginaw, MI 48607  
989-755-9330  
[www.erikasflowerssaginaw.com](http://www.erikasflowerssaginaw.com)

### Food & Dining

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

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### Health Care Services

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Great Lakes PACE  
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Saginaw MI 48603  
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Fax: 989.272.7669  
[www.greatlakespace.org](http://www.greatlakespace.org)

### Photography

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

### Publications

David Hall  
Crimiel Publications LLC  
POB 20061  
Saginaw, Michigan 48602

### Restaurants

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Saginaw, MI 48601  
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### Retailers

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### Shoe Repair

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### Township Government

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For more than four decades, Shaheen Development's focus has been to enrich our communities by creating places for living, working, leisure and healthcare.

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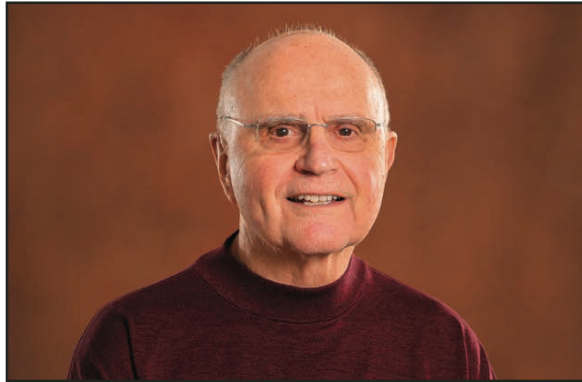
- Reenergize our region's cities by bringing residents, families and businesses back downtown
- Promote investment, economic growth and cultural vitality across the Great Lakes Bay Region
- Create timeless and sustainable architecture in which we can all take pride

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*Building for Today.  
Investing in Tomorrow.*

## SPORTS

**Deromedi named to College Football Playoff Selection Committee***Winningest football coach in MAC and CMU history one of four new members*

Herb Deromedi, the winningest football coach in Mid-American Conference and Central Michigan University history, was named today as one of four new members on the NCAA College Football Playoff Selection Committee.

Deromedi, the first member with MAC ties, will serve a three-year term on the 13-member committee that ranks the top 25 teams and determines matchups for the four-team football playoff and other top bowl games.

He was selected by MAC Commissioner Jon Steinbrecher to be put in front of the College Football Playoff administration, made up of all 10 Football Bowl Subdivision commissioners and Notre Dame athletic director Jack Swarbrick.

"I'm humbled to have this opportunity," Deromedi said. "Football has been a significant part of my life. This gives me an opportunity to be involved in its rich history and with its ongoing history. Being part of that selection process to determine the national champion is very meaningful."

Also named to the selection committee on Thursday was former Michigan coach Lloyd Carr, former Southern Miss coach Jeff Bower and current Oregon Athletics Director Rob Mullens.

Deromedi, who was elected to the College Football Hall of Fame in 2007, started at CMU in as an assistant coach under Roy Kramer. He succeeded Kramer as head coach in 1978 and compiled a 110-55-10 record, including 90 MAC victories. His teams earned three MAC titles and

beat Michigan State in 1991 and 1992. Deromedi is also a member of the CMU Athletic Hall of Fame (2000), the Michigan Sports Hall of Fame (2004) and the MAC Hall of Fame (2012).

He left coaching after the 1993 season to become the director of athletics at CMU for 12 years, and he previously served on the NCAA Football Issues Committee and is a former chair of the NCAA Football Rules Committee. His tenure was highlighted by an extensive upgrade of the campus's athletic facilities, 34 MAC championships and eight MAC Institutional Academic Achievement Awards in a nine-year span.

"Herb Deromedi has been an ambassador for CMU for decades, and he brings three powerful traits to this committee," CMU Director of Athletics Dave Heeke said. "He's been an outstanding coach, a nationally recognized administrator, and he remains passionate and engaged with the game on a national level."

Deromedi said he watches televised games – from coast to coast -- during the week and on weekends.

"I'm eager to share with the other committee members and hear their viewpoints," Deromedi said. "That's what the job entails, to represent football for the entire country, not just one specific area."

Deromedi and the rest of the College Football Playoff selection committee will meet weekly beginning in late October or early November to produce rankings. The committee meets again during selection weekend for a final ranking. This year's final rankings had Clemson on top followed by Alabama, Michigan State and Oklahoma. Alabama and Clemson advanced to the title game, won by Alabama, 45-40.

The committee is made up of well-known personalities in and out of college football. Former Wisconsin coach and current Director of Athletics Barry Alvarez is on the panel. So is Stanford professor and

former United States Secretary of State Condoleezza Rice.

Kirby Hocutt, the Texas Tech athletic director, was named chairman of the committee earlier this month. Also on the committee: Tom Jernstedt, the former NCAA executive vice president; Bobby Johnson, former coach at Vanderbilt and Furman; Jeff Long, vice chancellor and director of athletics at Arkansas-Fayetteville; Dan Radakovich, director of athletics at Clemson; Steve Wieberg, former USA Today reporter and Tyrone Willingham, former coach at Stanford, Washington and Notre Dame.

Retired CMU coach Kramer, who now lives in Tennessee, maintains regular contact with his former staffer and says Deromedi will have no problem fitting in with the committee.

"The committee needs people with strong football backgrounds, and that's certainly true with Herb," Kramer said.

Kramer chuckled when the subject turned to Deromedi receiving "advice" from friends and fans of college football on where teams should be ranked.

"Oh, he'll handle it," Kramer said. "He was a coach for a long time, and unsolicited advice just goes with the territory."

Reprinted from [cmuchippewas.com](http://cmuchippewas.com)



## FUNdraising GOOD TIMES



# Philanthropy is alive and well in the African American community

Here's a stereotype to bust: Philanthropy is about large gifts from the rich and the powerful who give to organizations and institutions that serve those in need. Here's an expanded definition: **philanthropy includes everyday African Americans who give freely of their treasure.**

So much of African American philanthropy is impactful, but unrecorded. We have a history of digging deep and calling on each other for the good of our community. Ever since we landed on these shores that's what we have done. It's part of our DNA, though rarely recorded.

Our philanthropy is a rite of passage. It arises out of necessity. It empowers us to address needs within our community. It also gives us an independence. It's how we survived for decades after the end of slavery and through to modern times: being able to share our resources, our knowledge, and our treasure.

We would not enjoy the quality of life that we do without the traditions of philanthropy within our community. Those traditions still stand today. For most of us, the quality and character of our lives are measured by our philanthropy: by how we advocate, share, mobilize, and volunteer so we can upgrade the quality of life in our community.

This Christmas we were given a most beautiful book – *Giving Back: A Tribute to Generations of African American Philanthropists*. It was created by the members of New Generation of African American Philanthropists – a giving circle in Charlotte, NC that is hosted by the Foundation for The Carolinas. The book includes photos, stories, tributes, quotes, statistics and poetry. The author is Valaida Fullwood and the photographer is Charles W. Thomas Jr.

At its core this remarkable book reminds readers “We have always been philanthropists.” *Giving Back* reframes, redefines and re-imagines philanthropy from an African American perspective, placing African Americans at the center as donors, caregivers, social change agents, and generous souls. The photos and tributes highlight church members, neighbors, family members and others who have touched the lives of individuals and communities. It records everyday African American philanthropy.

While we give in unrecorded ways, we are also on record for giving a high percentage of our incomes. According to a 2012 report from the Kellogg Foundation, “almost two-thirds of black households make charitable donations,

giving 25 percent more of their income than whites. About \$11-billion [in giving] comes from black donors...” That's a lot of money.

When we change the images we hold in our minds, we are empowered to grow the tradition of African American philanthropy and adapt it to the changing needs of our community. Working together we can be more creative, more resourceful, and more powerful in our numbers. Our history has shown that our power is in our collective giving. Continue your individual giving, and take time to give collectively and strategically.

Copyright 2016– Mel and Pearl Shaw

For suggestions on how to increase your impact as a fundraiser or nonprofit board member visit [www.saadandshaw.com](http://www.saadandshaw.com)



*Mel and Pearl Shaw*

## HEALTH

*"Better Choices, Better Medicine, Better Healing"*

## February Is American Heart Health Month

Heart disease is the leading cause of death for men and women in the United States. Every year, 1 in 4 deaths are caused by heart disease.

The good news is heart disease can often be prevented when people make healthy choices and manage their health conditions.

Communities, health professionals, and families can work together to create opportunities for people to make healthier choices.

Make a difference in your community:

Spread the work about strategies for preventing heart disease and encourage people to live heart healthy lives.

How can American Heart Month make a difference?

We can use this month to raise awareness about heart disease and how people can prevent it – both at home and in the community.

Here are just a few ideas:

- Encourage families to make small changes, like using spices to season their food instead of salt.
- Motivate teachers and administrators to make physical activity a part of the school. This can help students start good habits early.
- Ask doctors and nurses to be leaders in their communities by speaking out about ways to prevent heart disease.

You can make healthy changes to lower your risk of developing heart disease. Controlling and preventing risk factors is also important for people who already have heart disease. To lower your risk:

- Watch you weight.
- Quit smoking and stay away from secondhand smoke.
- Control your cholesterol and blood

pressure.

- If you drink alcohol, drink only in moderation.
- Get active and eat healthy
- How can I help spread the word?
- We've made it easier for you to make a difference. This article is full of ideas to help you take action today.

For example:

- Add information about living a heart healthy lifestyle to your everyday conversation.
- Tweet about American Heart Month.
- Host a community event where families can be active while learning about local health resources.

Take action: Be the cure! Join the American heart Association's national movement in support of healthier communities and healthier lives.

## March Madness at Social Security



Basketball fans are gearing up for March Madness, which will culminate when the final four teams in the NCAA fight for the title of national

champion. While basketball fans are excited about March Madness, Social Security already has its own winning "final four" to help you this season.

1. The online services you can put into play with a my Social Security account are like free-throws. They're quick and easier than muscling your way to the basket (or field office). My Social Security is an online account that allows you quick and secure access to your personal Social Security

information. Check it out at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

2. One of the most important fouls you might want to avoid is not signing up for Medicare Part B. Enrollment begins January 1 and ends March 31. Medicare Part B covers two types of services: medically necessary services and preventive. You can avoid that foul (as well as the penalty you must pay for not signing up during the enrollment period) and sign up for Medicare Part B when you turn 65 at [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare).

3. From a quick pass aimed at a well-positioned three-point shooter to an alley-oop that ends in a game-winning score, assists are one of the main ways a team wins. Two ways we assist people are with disability benefits and survivors benefits. Disability is something most people don't like to think about, yet studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age. The loss of a key

family wage earner is another event that can be devastating both emotionally and financially. You can learn more about how we assist millions of people each year at [www.socialsecurity.gov/disabilityssi](http://www.socialsecurity.gov/disabilityssi) and [www.socialsecurity.gov/survivors](http://www.socialsecurity.gov/survivors).

4. A winning retirement plan is your slam dunk! At [www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire) you'll find many helpful resources. When you are ready to retire, apply for benefits online in as little as 15 minutes. At [www.socialsecurity.gov](http://www.socialsecurity.gov), you'll be hitting slam dunk after slam dunk and ensure your championship retirement.

As you can see, there's no need for excess madness this March if you use our "final four." Social Security is on your team and we're here when you need us.

Stephanie Holland is the Public Affairs Specialist for West Michigan. You can write her c/o Social Security Administration, 455 Bond St Benton Harbor MI 49022 or via email at [stephanie.holland@ssa.gov](mailto:stephanie.holland@ssa.gov)



# Great Lakes PACE

## “Too Good to be True?”



Amanda Shoup SW Courtesy Photo



Jeri Darby RN Courtesy Photo

“Sounds too good to be true!”

This is often heard when we show visitors our facility and tell them about Great Lakes PACE. Great Lakes PACE opened May 1, 2015 and is already making positive impacts in people lives. We’ve seen decreased hospitalizations; improved relationships; stable blood sugars; decreased pain and depression and much more.

my wife cuddled last night.” His wife is his primary caregiver. Their growing tension was caused by caregiver stress. This is declining with the services of Great Lakes PACE.

PACE stands for Program of All-inclusive Care for the Elderly; it’s for those who meet our age, medical, financial and residential

eligibility (see zip codes below). We are located at 3378 Fashion Square Blvd, between McCarty and Shattuck. Our team includes doctors, nurses, physical-occupational-recreational therapists, social workers, a dietitian and a transportation coordinator. PACE

enrollees may be responsible for cost of medical services received from out-of-network providers without prior approval- except for emergencies.

Both medical and nursing care is done in our on-site clinic. There’s also a pharmacy, lab, therapy, adult day health, transportation, meals and more. In-home care is available when needed. Call Jeri Darby RN or Amanda Shoup SW, our Intake Coordinators at (989) 272-7610 for an overview of our complete services. You are welcome to come and see our new facility.

Walk-in tours are week days from 9:00 am. – 4:00 p.m. Evening hours are scheduled upon request. Or you may call and schedule a group tour. Learn more about Great Lakes PACE; it sounds good... and it’s true!

Great Lakes PACE services are offered in these Zip Codes: Saginaw Midland, Bay, Gratiot, Tuscola and portions of Shiawassee and Arenac Counties: 48417, 48601, 48602, 48603, 48604, 48607, 48609, 48611, 48614, 48615, 48616, 48620, 48623, 48626, 48631, 48634, 48637, 48638, 48640, 48642, 48649, 48650, 48655, 48662, 48706, 48708, 48722, 48724, 48732, 48734, 48747, 48757, 48841, 48457, 48460, 48807, 48831



Do you know what to do in an emergency?  
CPR and First Aid Courses held Monthly



American Heart Association  
Learn and Live

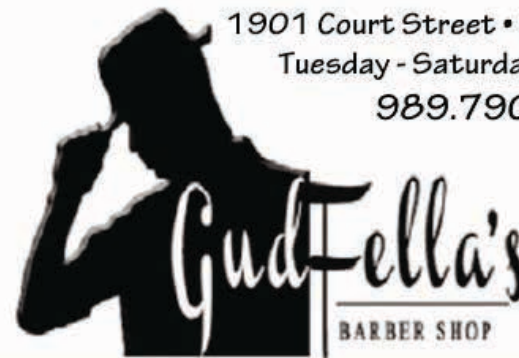
AUTHORIZED  
TRAINING  
CENTER



HeartSaver CPR (adult/child/infant)  
1st Monday of Month - \$35

First Aid  
2nd Monday of the Month - \$40

All Classes held at MMR  
834 S. Washington Avenue  
Downtown Saginaw  
mobilemedical.org  
Learn more & register online!



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Tuesday - Saturday: 8 a.m. - 6 p.m.  
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Master Barbers:  
Thurman Perkins  
Ahmad Ervin

Barber:  
Ken Sanders



In honor of Black History Month, who is a leader in the African American community, past or present, that you look up to and why?

I really admire Radio Host Tom Joyner because he uses his platform to make Black History known every day. On the way to school and work, families all over the world can learn about global contributions made by Black people, world-contributors and inventors.

Algeria Morris-Sowah  
Saginaw MAX Empowered to Reach and Teach Families Team

”

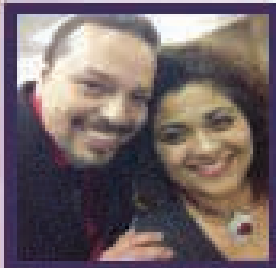


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We both admire Karen Weaver, not only is she the first woman ever elected as Mayor of Flint, but she saw a problem with her city and took the bull by the horns. She knew the issues and ran for election during this water & health crisis because action needs to be taken. She is fighting for Flint; calling for aid, meeting with President Obama, collaborating with surrounding city governments, publicizing her city's needs; asking public figures to rally for her people - she is strategizing and making it happen, not just immediate concerns but a thorough, forward-thinking plan for Flint's future.

Ray Gambia & Leia Lopez-Gambia  
Great Lakes Bay Hispanic Leadership Institute Ambassadors

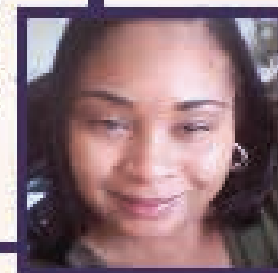


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When it comes to people I look up to in the African- American community, I have been blessed with a package deal. Dr. Anthony and Dr. Linda Revis are those unsung heroes that continue to impact people lives not only in the Tri- City Area, but globally. They are the founders of the first predominantly African- American Church in Midland and founders of ARM Bible College with campuses in the United States all the way to Pakistan and Kenya. This husband and wife team comes with Doctorate and other academic degrees in Chemistry, Theology, and Education. Most importantly, they come with compassion and love for all people especially young people; regardless of color or economic status, which has been life changing and the root to me believing that I can do all things if I just trust and believe I can.

Tiffany Pruitt  
Saginaw Public Schools' Parent, Family & Community Engagement Specialist

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“

”

The leader I look up to in the African community is Martin Luther King, Jr. MLK is a pioneer in the advancement of civil rights in the United States. MLK, unlike others, resorted to non-violent civil disobedience ways (like Mahatma Gandhi) for equal rights to African Americans. One of the main reasons I admire MLK is that he believed in friendship to solve problems rather than violence. He is a true leader that won the hearts of both the African Americans and the Caucasian community.

Nishant Gunda  
Electrical Engineer - Consumers Energy



”

# Replacing Your Social Security Card Online

By: Stephanie Holland, Social Security Public Affairs Specialist

We strive to provide you world-class service. With that in mind, Social Security rolled out a new service that allows some of our customers to request a replacement Social Security card online.

The new online version of the Application for a Replacement Social Security Card allows people in some states to request a replacement card online through our secure my Social Security portal without traveling to a field office. You can create or log into your personal my Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Currently available in the District of Columbia, Michigan, Nebraska, Washington, and Wisconsin, it's an easy, convenient, and secure way to request a replacement card online.

When you open a my Social Security account, we protect your information by using strict identity verification and security

features. The application process has built-in features to detect fraud and confirm your identity.

In certain cases, security experts at Social Security will contact you to ensure it is a legitimate application. We only issue a replacement card if there's no suspicion of fraud and only mail it to a verified address.

To take advantage of this new service option, you must:

- Have or create a my Social Security account;
- Have a valid driver's license in a participating state or the District of Columbia (or a state-issued identification card in some states);
- Be age 18 or older and a United States citizen with a domestic U.S. mailing address (this includes APO, FPO, and DPO addresses); and
- Not be requesting a name change or any other changes to your card.

We plan to add more states, so we encourage

you to check with us later in the year!

Before you request a replacement card online, you may want to consider whether you need to get a replacement card at all. Most times, knowing your number is what's important. You'll rarely need the card itself, perhaps only when you get a new job and have to show it to your employer.

If you decide that, you do need a replacement card, log into your personal my Social Security account and select "Request a Replacement Card." Next, answer the screening questions to confirm eligibility, complete personal data, and you're done!

For more information, please visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

*Stephanie Holland is the Public Affairs Specialist for West Michigan. You can write her c/o Social Security Administration, 455 Bond St. Benton Harbor MI 49022 or via email at [stephanie.holland@ssa.gov](mailto:stephanie.holland@ssa.gov)*



## Eat Healthy - Be Active

Be active, healthy and happy with Eat Healthy - Be Active from Michigan State University Extension.

- Eat healthy on a budget
- Physical activity
- Tips for a healthy weight
- Quick, healthy meals and snacks
- Enjoy healthy food that tastes great
- Making healthy eating a part of your total lifestyle

**February 19 & 26,  
March 4, 11 & 18, April 1  
1pm – 2pm**

Saginaw Mexican American Council  
1537 S. Washington Ave.

Contact Priscilla Cantu at  
(989) 758-2500 ext. 249

## Choosing Wisely® Campaign

**Choosing Wisely™**

*An initiative of the ABIM Foundation*

As a regional non-profit health collaborative, the Michigan Health Information Alliance (MiHIA) Inc. is focused on improving regional population health, patient experience and the cost of care throughout mid-Michigan.

The Choosing Wisely® campaign is a national initiative sponsored by the American Board of Internal Medicine (ABIM). With the help through a grant from the American Board

of Internal Medicine (ABIM) Foundation, MiHIA has joined this effort, partnering with SCDPH and a number of other organizations, to educate physicians, hospital systems, community health organizations and consumers.

Learn more about the Choosing Wisely campaign, and how to ensure you get the right care at the right time, go to <http://www.choosingwisely.org/>.

# Success. Shared.

Locally-owned businesses are the soul of our community, connecting heritage and history to the future. We're honored to encourage the innovations by providing the connections on which your business depends. Because opportunity is better when everything works together.

Wishing the Michigan Banner congratulations and continued success on your 13th anniversary.



MOBILIZING  
YOUR  
WORLD™



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## EDUCATION



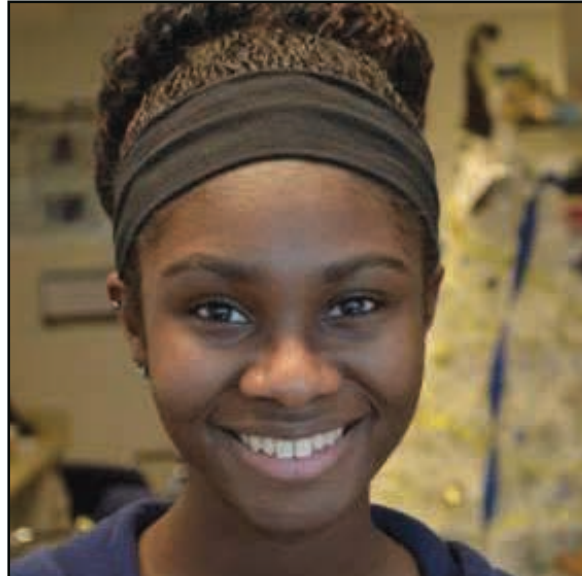
# UM-Dearborn students join 2016 Detroit Hair Wars Staff



Sabrina Gregory  
Lady Authentic Productions

Hair Wars is proud to announce the hiring of two students from the UM-Dearborn campus.

Both are currently seniors who studied film under the direction of Professor H. James Gilmore. They will be responsible for filming and editing the 2016 Detroit Hair Wars show (the stage show and backstage footage).



Tysha Vinson

"I'm excited to welcome these ladies to the Hair Wars crew," says Hair Wars producer David "Hump The Grinder" Humphries. "If they studied under Professor Gilmore, I have no doubt they will deliver amazing results," he adds.

### Show Summary:

Hair Wars – "The Motown Show," a hair

tribute to Detroit's music, cars & hair stars – featuring over 25 of America's top hair entertainers and more than 200 models in a variety of stage presentations. Several of Detroit's hair icons will also be honored at halftime with the Hair Wars Lifetime Achievement Award.

Date: Sunday ~ April 17, 2016

Time: 6:05 p.m. / Doors open at 5 p.m.  
(concludes around 10 p.m.)

Location: Ford Community & Performing  
Arts Center  
15801 Michigan Ave. \*

Dearborn, Michigan 48126

Tickets: General Admission \$20 / V.I.P.\$40  
& \$100

Age: All ages (over 21 for cash bar)

General Info: 313.534.8318

Contact person: David Humphries (Hair  
Wars founder and producer) \*  
248.470.5183

Email: [hairwars@yahoo.com](mailto:hairwars@yahoo.com)

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

## Filing Taxes for the First-Timer

Part 2

### The Power of Deduction:

The need to account for deductible expenses is one requirement for which being a pack rat pays off. It can be a problem for those who throw away receipts and find it cumbersome to jot down things like mileage and expense transactions.

Being able to deduct expenses for your business or household can be one of the bright sides of filing taxes. Those deductions can lead to a refund. But you must prove what you spent, says Karen M. Reed, director of communications for Citrus Heights, California-based Tax Resources Inc.

"The time to get the documentation in order is when you are preparing your tax return – not one to three years later when

you are audited and can't remember what you did a long time ago," she said. "Many taxpayers cheat themselves out of deductions by not keeping good records."

If deductions are later questioned by the IRS, Reed says, deductions for which you have no supporting documentation will be disallowed.

Most deductions require an invoice and proof of payment, such as a cancelled check or credit card statement.

Reed says a set of conditions must be met before any deduction is approved by the IRS. She encourages taxpayers to take the time to understand the difference between what is considered personal versus business.

"Many first-time filers believe they can

deduct all of their lunches with co-workers as "business meals," said Reed. "Another example is business gifts; most people do not realize that the deduction is limited to \$25 per recipient per tax year."

The taxpayer also needs to know that not every deduction affects the amount of income tax due – or the amount of a refund.

"Many first-time filers are confused when the employee and medical expenses they enter into a tax program do not change the bottom line of their returns," Reed said. "But the reason is that there are limitations on these expenses, which are only deductible when they exceed a certain percentage of adjusted gross income."



Sabrina Beeman-Jackson

Saginaw ISD Head Start/Early Head Start Program Director

**About Saginaw ISD HE/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 your questions and make every effort to ensure you are 100% satisfied.

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

**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  
Friday: 8 AM - 4:30 PM  
Saturday: 8 AM - 4:30 PM  
Sunday: 8 AM - 4:30 PM

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

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

*“Head Start graduates are more likely to graduate from high school and less likely to need special education, repeat a grade, or commit crimes in adolescence.”*  
*Joe Baca, Congressman*

***“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 HE/EHS***

**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

# Delta College Fall 2016 and Winter 2017 Scholarship Applications Now Open

Delta College is currently accepting scholarship applications for the Fall 2016 and Winter 2017 semesters. The deadline to apply is February 29, 2016. To begin the process, visit Delta College's website at [www.delta.edu](http://www.delta.edu). Scholarships are made possible by generous supporters in our community.

Scholarships are determined by a number of criteria such as chosen field of study, grade point average achieved,

financial need, or community services activities, and how well students answer two essay questions. Some scholarships require a student to complete the Free Application for Federal Student Aid (FAFSA), but others do not; however, it is in the best interest of each student to complete the FAFSA. The FAFSA can be found online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

During the 2015-2016 academic year, 454 students received privately funded scholarships totaling \$461,550. In

addition, community organizations and associations provided scholarships to 481 students totaling an additional \$549,137. The College also provided 10 students with the President's Honors Scholarships, which covers all Delta educational costs for two years.

If you have any questions about scholarships or the application process, please contact the Foundation Office at 989-686-9224.

## Help! I Want to Retire, But I'm Off Track!

Sometime around the age of 50, we start to think more seriously about retirement. After all, the kids (if we have them) are out of the house, or at least relatively self sufficient, we're at the peak earning stage of our careers, and thoughts of soon having time for whatever we please are becoming more and more pervasive. But those daydreams of freedom and folly are often interrupted with anxiety and doubt. Can I even afford to retire at all? Will I be able to sustain my lifestyle? Why didn't I do more? Is it too late?

### If You've Fallen off Track

Perhaps you always intended to save more, but just didn't have a solid plan in place or the extra money to follow through. Intentions are commendable, but if life has gotten in the way of saving enough, there's no time like the present to get back on track. It is not too late, but you need to act quickly.

### Five Key Concerns for Retirement

To have a well-rounded retirement where you can maintain and protect the lifestyle you and your family have become used to, there are five key areas to address:

1. Income Management
2. Protection
3. Health Care
4. Long-Term Care
5. Leaving a Legacy

### Income Management:

The income you'll need during retirement is dependent on the lifestyle you plan to have. Will

you be relocating or staying where you are? What hobbies or activities do you intend to pursue? Do you plan to work part-time or not at all? All of these variables should be examined as you create your overall budget. Typically, retirees need to replace all or most of their pre-retirement income.

Consider this: you may not need as much in the first few years of retirement, but as inflation bites into the dollar's buying power year after year, it will eventually cost more to buy the same things. Make sure your budget takes inflation into account. Social Security will meet part of your income requirement, but not enough to rely on exclusively. To create an adequate cash-flow, take advantage of tax-advantaged retirement savings accounts such as 401(k) plans or Individual Retirement Accounts (IRAs). If your employer or union sponsors a pension plan, find out if you're eligible and what the plan entails. Keep in mind that if you are over 50 years of age, you may be eligible to make additional contributions to retirement accounts through a catch-up provision. For 2015, the regular contribution limit to 401(k) plans, as set by the IRS, is \$18,000, and the catch-up limit is an additional \$6,000.

Additional personal investments and/or annuities may also help generate a retirement income, therefore, you should speak with a qualified financial professional to determine which products may work best with your risk tolerance and investment horizon.

### Protection:

If you have a spouse or dependents, ask yourself what would become of them if anything were to happen to you. You need to protect their future.

Often, when one spouse dies, the survivor's cost of living remains nearly the same. Think about it: the mortgage and taxes still need to be paid, food needs to be bought, electricity needs to stay on, and things you used to do must now be hired out to someone else. Yet, the surviving spouse typically loses a large portion of their retirement income when their partner dies.

To help a surviving spouse or other beneficiaries maintain an income when you're gone, carefully review your pension and IRA documents. There may be options that guarantee continued benefits for the surviving spouse either in a lump sum or at a reduced rate. Also, there are joint and survivor annuities which create an income stream for the rest of the second spouse's life.

The death benefit of life insurance is an option which can provide tax-free income to your beneficiary. There are a variety of contract options, including Term, Permanent, Universal, and Variable which should be explained to you in detail by a professional. Often, life insurance offers families protection so that their financial lives can remain intact even after the loss of a loved one.

*JUMP TO PG 24: I Want to Retire*

# All-Star Internship Program



The FosterClub All-Star Internship Program was founded on the belief that youth who have successfully transitioned from foster care to responsible young adulthood are best suited to impact the transition of their younger peers. Since 2004, FosterClub All-Stars have been reaching out to other foster youth through conferences, trainings and events.

We are now accepting applications for the 2016 All-Star Internship. As a FosterClub All-Star Intern, you will receive leadership training, help improve outcomes for foster youth transitioning out of care, educate peers and industry professionals, and change public perceptions about foster youth.

### Program Details:

- 7-week residence internship at FosterClub headquarters in Seaside, Oregon
- Pick of Session A May 31 to July 19 or Session B July 7 to August 25
- Contract opportunities through summer 2017

- Paid travel and housing expenses
- Cell phone reimbursement

### Eligibility:

- 18 to 24 years old at the beginning of your internship (Summer 2016)
- Experienced foster care in the United States
- Permission to travel and a government issued photo ID

### Deadline to apply February 20, 2016

Visit [https://www.fosterclub.com/\\_allstars/article/about-all-stars](https://www.fosterclub.com/_allstars/article/about-all-stars) for more information and to apply.

### FROM PG 23: I Want to Retire Health Care:

Though everyone hopes for the best, the truth is, your health during retirement is unpredictable. At age 65, you will qualify for the country's largest health insurance plan: Medicare. If you are among the lucky minority, your former employer may offer continued health coverage for their retirees. However, if you're like the majority of Americans, this type of coverage will be unavailable. Therefore, if you plan to retire before you become eligible for Medicare, you will be responsible for purchasing personal coverage to fill the gap. The Medicare program does a good job insuring the health of America's seniors. But it doesn't cover everything. There are out-of-pocket costs to pay for premiums as well as services outside the plan's scope, such as vision, hearing, dental, and podiatric care. Considering most seniors need these types of care, the costs can add up. According to a non-partisan report published in 2013, the average senior could expect to pay 36.9% of their income toward healthcare.

Therefore, it is of great importance to figure in anticipated medical expenditures when working through your retirement budget.

### Long Term Care

As we age, there is an increased probability that we may eventually need assistance with the activities of daily living, such as bathing, dressing, and eating. This type of care-- regardless of whether it's in-home or at a facility -- does not come cheap. Medicare does not cover long-term care, and most of us can't afford to pay for it out of pocket without depleting our retirement nest egg.

Many pre-retirees are opting to buy long-

term care insurance policies. Depending on the contract and issuing company, these policies usually begin paying for the costs associated with long-term care once you become unable to independently perform several of the activities of daily living. Though most people recognize the value of long-term care insurance, often the expense of buying a standalone policy deters them from seeking coverage. Some insurers now offer an alternative in the form of a long-term care or "living care" rider that can be attached to a permanent life insurance policy. If the owner ever requires care, the rider makes it possible to accelerate the death benefit of the insurance contract to pay for qualified costs. For more specific information about long-term care coverage options, contact your financial professional.

### Leaving a Legacy

Even if you've fallen off track saving for your own future, it is never too early to speak to an advisor about creating an estate plan to transfer your assets to heirs upon your death. With the help of estate planning and tax professionals, you can create a strategy to structure your bequests in the most advantageous way -- both for you and your beneficiaries. Whether you intend to pass your assets to relatives, friends, or a charity near and dear to your heart, there are a variety of tools at your disposal, including living trusts, charitable remainder trusts, and charitable gift annuities.

When it comes to saving for retirement, time is of the essence. The longer your investment horizon, the more time your money has to work for you. Therefore, you shouldn't delay any longer. Contact your financial professional today to arrange a meeting to assess your situation.

From there, commit to a strategy and stick with it. Before you know it, those daydreams of retirement will no longer dissolve into anxiety and worry because you'll feel confident that you are back on track just in time.

*Please be advised that this document is not intended as legal or tax advice. Accordingly, any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or the marketing of the transaction(s) or matter(s) addressed and you should seek advice based on your particular circumstances from an independent tax advisor. AXA Advisors, LLC and AXA Network, LLC do not provide tax advice or legal advice. This article is provided by Karen Lawrence-Webster. Karen Lawrence-Webster offers securities through AXA Advisors, LLC (member FINRA, SIPC) 4800 FASHION SQUARE BOULEVARD SUITE 220 SAGINAW, MI 48604 and offers annuity and insurance products through an insurance brokerage affiliate, AXA Network, LLC and its subsidiaries. iGE-99357 (11/14)(exp. 11/16)1 [http://www.irs.gov/Retirement-Plans/Plan-Participant,-Employee/Retirement-Topics---401\(k\)-andProfit-Sharing-Plan-Contribution-Limits](http://www.irs.gov/Retirement-Plans/Plan-Participant,-Employee/Retirement-Topics---401(k)-andProfit-Sharing-Plan-Contribution-Limits) i2 <http://www.marketwatch.com/story/housing-health-care-costs-are-retirement-killers-2013-03-28>*

Karen Lynn Lawrence-Webster  
4800 Fashion Square Boulevard  
Suite 220  
Saginaw, MI 48604  
Tel: (989) 797-3281



# Improving the future for Native American youth

## *Only program of its kind in the nation proving impactful*



The Nijjkewehn Mentoring Program at Central Michigan University is designed to increase the number of Native Americans graduating from high school and going on to college and earning a degree. And it is definitely moving students along that path.

Nijjkewehn — interpreted as "the one that I walk on my path with" — is the only program in the nation in which Native American college students mentor Native American youth through a variety of cultural, educational and recreational activities.

"Research indicates Native Americans have the lowest high school and college graduation rates of any ethnic or racial group nationally," said David Kinney, CMU sociology professor and program founder.

Nijjkewehn, a partnership between CMU and the Saginaw Chippewa Indian Tribe, pairs Central students with fifth-through-eighth grade Saginaw Chippewa Indian students. It was piloted in 2002, however lack of funding placed the program on hiatus until it was revitalized in the spring of 2013.

As a prevention program, Nijjkewehn aims to increase children's resilience to becoming involved in problem behaviors such as drug and alcohol use and unprotected sex. As an intervention program, it is designed to promote the growth of Native American students' academic and cultural identities.

Since its revival, the program has grown from 10 children in one school to 55 children in

five schools across central Michigan. Kinney and his team are tracking data, and it is showing significant impact.

"Both the college students and children are developing and sustaining stronger academic and cultural identities," Kinney said. "They are becoming more committed to each other, to their culture and to their current and future education."

The percentage of mentees reporting they like school a lot increased from 23 percent to 41 percent after. Those reporting they look forward to going to school a lot and those who reported they intended to go to college increased by 10 percent from before the program to after.

Of the 35 college student mentors, 46 percent increased their GPA. Those who mentored during their senior year all graduated, and all others continued in college the next academic year.

### **Nijjkewehn**

Nijjkewehn's growth and impact

"Creating a strong sense of future in middle and high school students is critical to them becoming resilient and less likely to engage in unhealthy behavior," Kinney said. "The children also are learning their culture is cool, and that it is cool to do well in school. These new understandings are crucial because the vast majority of them would be first-generation college students."

Inspiration and application

While a student at CMU, Davis Timmer, a member of the Sault Ste. Marie Tribe of Chippewa Indians, had the opportunity to change the lives of young Native Americans as a Nijjkewehn mentor. Now, as an employee of the Little Traverse Bay Band of Odawa Indians, he is using that experience to impact even more Native American youth.

Timmer, the community organizer for the tribe's Spring Prevention Project, spends his days working to reduce marijuana use and

underage drinking in Native American youth in Emmet and Cheboygan counties. The federally-funded project began as an internship, and Timmer was hired full time when he graduated from CMU in May 2015.

"Seeing someone grow and become more confident is an amazing thing," Timmer said. "Even if I'm only making minor changes, it is an energizing feeling giving back to the community and pushing students to reach their goals."

Timmer was inspired as a Nijjkewehn mentor to continue to work with Native American youth.

"The Nijjkewehn program gave me the underlying framework of building trust and rapport with my mentees," Timmer said.

"Instead of responding to possible issues in children after something happens, and always being on the cycle of reaction, these programs create a way to move upstream, ahead of the problem. Mentoring programs strengthen students, families, schools and communities."

### **Continued growth and progress**

Carolyn Dunn, CMU associate vice president for institutional diversity, has not only engaged as an administrator, she has experienced it as a parent.

"As an administrator I see the value of cultural mentoring for native youth. As a parent, I've seen tremendous personal, cultural and academic growth," Dunn said. "This program does for native children exactly what we have set our goals to accomplish...laying the groundwork for success rooted in their native identities."

The most recent Nijjkewehn development is the addition of junior mentors, enabling high schoolers who were in the program in middle school — as well as additional Native American high school students — to help mentor younger children.

Kinney also sees the program growing to at least 100 Saginaw Chippewa children and 100 CMU mentors in Mount Pleasant in the next few years. He also plans to share the program with other tribes and colleges in Michigan and beyond to reach more Native American students.

The program also has implications for educational policies designed to increase high school and graduation rates among other student groups who experience low graduation rates.

## COMMUNITY

*Art @ the Andersen Presents***Student Award Winners: Celebrating Saginaw's Cultures  
Building Unity through Diversity**

Saginaw, Michigan, February 4, 2016 – The Saginaw Arts & Enrichment Commission presents the Celebrating Saginaw's Cultures: Building Unity through Diversity Student Art Exhibit Award Winners, as part of Art @ the Andersen. The exhibit will be on display now through February 26, 2016 at the Andersen Enrichment Center, 120 Ezra Rust Drive, Saginaw and will be open for viewing from 9:00 a.m. until 3:00 p.m. Monday – Friday.

Award winners were selected from the multi-cultural art exhibition of more than 320 pieces showcasing the talent of Saginaw Public School students, grades 3 – 12, who worked on creating a piece of artwork for the exhibit and competition over a multi-week period. Students developed their composition using the elements of art and the principles of design and included a statement of learning with each piece of art. Categories included drawing, painting, design, 3D functional, 3D non-functional, and body adornment.

Art @ the Andersen is a great opportunity for art lovers to connect with the creativity of the Great Lakes Bay Region. The project was established by the Saginaw Arts & Enrichment Commission to give artists the opportunity to showcase their work and to introduce the community to the abundant creativity in the Great Lakes Bay Region and throughout the state. Individual pieces on display may be available for purchase.

This Art @ the Andersen exhibition is made possible with the support of the Saginaw Arts &

Enrichment Commission, Saginaw Public Schools, Nexteer, The Jury Foundation, Maxwell K. Pribil Memorial Trust, Harvey Randall Wickes Foundation, Michigan Council for Arts and Cultural Affairs and the National Endowment for the Arts. For more information call the Saginaw Arts & Enrichment Commission at 989.759.1363.

Award Winners:

Sophia Zaragoza, Handley Elementary: Best of School and Best of Elementary

Remyanna Boose, Herig Elementary: Best of School and Honorable Mention

Christion Layton, Loomis Elementary: Best of School and Honorable Mention

Devon Cherry, Merrill Park Elementary: Best of School

Yeirs'Mia Hardister, Rouse Elementary: Best of School

Christina Palomo, Thompson Middle School: Best of Middle School

Lamon Cooper, Thompson Middle School: Best of Category Painting

Lindsay Nicol, SASA Middle School: Best of Middle School – SASA

Emma Wilson, SASA Middle School: Best of Category Non-Functional

Iris Funaioli, SASA Middle School: Best of Category Painting

Jazmine Maurer, Arthur Hill High School: Best of High School

Cruz Garcia, SASA High School: Best of High School – SASA, Nexteer Community Award

Isabella Dean, SASA High School: Best of

Category Body Adornment

Rebecca Mueller, SASA High School: Best of Category Non-Functional

Maia Rose Wiederhold, SASA High School: Best of Category Drawing

Lilly Larsen, Handley Elementary: Japanese Cultural Center and Tea House Community Award

Xian Boles, SASA High School: Japanese Cultural Center and Tea House Community Award

Alejandra Fulgencio, SASA High School: Latino Banner Community Award

Cayden Gomez, Herig Elementary: National Association for the Advancement of Colored People Community Award

Grace Branch, SASA Middle School: National Association for the Advancement of Colored People Community Award

Rainelle Mosqueda, Arthur Hill High School: National Association for the Advancement of Colored People Community Award

Diamond Robinson, Merrill Park Elementary: Saginaw Arts and Enrichment Commission Community Award

Lyvauntae Ellison, Saginaw High School: Native American Community Award

Cherish Joe, SASA High School: Purchase Award



# Hateful Things is a reminder of America's dark past Exhibit to open at the Castle Museum



SAGINAW, Mich. – Hateful Things, a powerful 39-piece traveling exhibit from the Jim Crow Museum of Racist Memorabilia at Ferris State University, serves as a strong and compelling reminder of America's racist past. It will be on display at the Castle Museum of Saginaw County History Tuesday, Feb. 9.

This exhibit, a sampling from the museum's 10,000 pieces, represents nearly 150 years of violence against African Americans through objects and images that embody the terrible effects of the Jim Crow legacy. Examples vary from racist memorabilia to caricatured images of Blacks on postcards, games, ashtrays and drinking glasses.

"This exhibit furthers our mission at the Castle Museum because it opens

the dialogue for people to talk about race, which is the goal of Dr. David Pilgrim," said President and CEO Ken Santa.

Dr. Pilgrim, the exhibit's creator and curator, seeks to use the artifacts of intolerance to teach tolerance and promote social justice.

Hateful Things will be on display Feb. 9 through April 24. Due to the nature of the objects on display, this exhibit is recommended for those 12 years and older. An adult must accompany anyone under the age of 12.

The museum is open Tuesday – Saturday 10 a.m. to 4:30 p.m. and Sunday from 1 to 4:30 p.m. For more information, call 989-752-2861 or go to [www.castlemuseum.org](http://www.castlemuseum.org).

For more information about the Jim Crow Museum of Racist Memorabilia, please visit <http://www.ferris.edu/jimcrow/>.

**WOMEN OF COLORS**  
*23<sup>rd</sup> Anniversary*

*Community Leadership Awards Banquet*

**Saginaw Valley State University —**  
CURTISS HALL  
7400 Bay Rd., University Center, MI 48710  
6:00 pm — 11:00 pm

**SATURDAY 2<sup>nd</sup>, APRIL 2016**

★ FEATURING CHET ALLEN & DJ

\$40

*Women of Colors*  
EST. 1993

## 2016 Ivylette Youth Group Ball



pm at the Horizons Conference Center, 6200 State Street in Saginaw.

The theme of this year's ball is, "Ivy Elegance ... Heaven in Pink". This formal ball helps to raise scholarship funds to insure that these young women are able to continue to strive for excellence at the collegiate level.

For the 2016 ball season, we are proud to feature 18 Ivylette members, including two graduating seniors, Tiera Thornton and Tamia Thornton. Both are students at Arthur Hill High School.

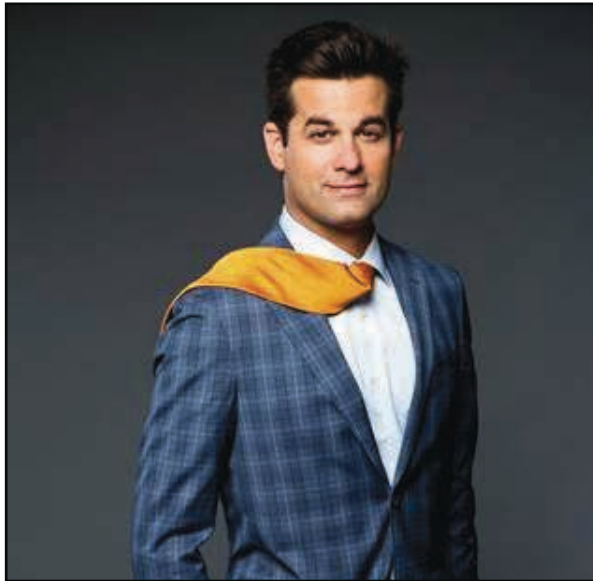
Tickets are \$35 per person. To purchase tickets, please call 989.928.5302 or email [ivyletteyouthgroup@gmail.com](mailto:ivyletteyouthgroup@gmail.com).

For more information on the Ivylette program or this event, send a message to [ivyletteyouthgroup@gmail.com](mailto:ivyletteyouthgroup@gmail.com).

SAGINAW, MI - The Eta Upsilon Omega graduate chapter of Alpha Kappa Alpha Sorority is delighted to present the 2016 Ivylette Youth Group Ball, a formal celebration of Saginaw's next generation of women in leadership, on March 5, 2016, 7:30

## ARTS &amp; ENTERTAINMENT

## MICHAEL KOSTA

*At The Dow Event Center*

MICHAEL KOSTA - At The Dow Event Center - Friday, February 26th, 2016 at 8pm  
- Tickets go on-sale Friday, February 5th at 10am - (Saginaw, MI February 4, 2016) – Michael Kosta will be appearing live in the Red

Room within the Dow Event Center in Saginaw on Friday, February 26th, 2016 at 8pm. Doors open 7:30pm. Tickets go on sale tomorrow, Friday, February 5th at 10am and can be purchased at Ticketmaster.com, 800-745-3000, or the Dow Event Center Box Office. Tickets are \$20 (plus applicable service charges).

Michael Kosta is a stand-up comedian who currently hosts and co-executive produces The Comment Section for The Kardashian Network (formerly E!). The show, which is also produced by Joel McHale, deconstructs the daily goings on of pop culture via social media. Previously, Michael was seen on Fox Sports 1's, Crowd Goes Wild, on which he and Regis Philbin lead a panel of experts in a lighthearted look at the world of sports. Kosta started out as an athlete; he is quick to point out that he was once-ranked number 864 in the world in professional tennis and earned over \$11,000 on tour. Don't laugh, that's \$11,000 more than you made as a pro athlete.

Kosta gained attention as a comedian when

he broke out of the HBO Comedy and Arts Festival in Aspen. He quickly relocated to Los Angeles where he began his television career; he made regular appearances on The Tonight Show with Jay Leno & Chelsea Lately before both those hosts drowned in their money and ended their shows. He has performed on Conan, @Midnight, Late Night with Seth Meyers, the Just for Laughs Festival in Montreal and also starred in his own comedy special, Comedy Central Presents: Michael Kosta. As a host, Michael acted as a know-it all correspondent for E!'s spinoff of The Soup, entitled The Soup Investigates, and was recently seen guest hosting the hit G4 series, Attack of The Show; that stint ended after Kosta caused the show as well as the network to be cancelled (the media says that the network was being reformatted, but we know better). Kosta has also developed or starred in pilots for NBC, Fox, and MTV that were all colossal failures.

PRESALE TICKETS  
January 6th @ 10:00 AM

**NEWSBOYS**

*With Audio Adrenaline, Ryan Stevenson & OBB*

TICKETS GO ON SALE  
January 8th @ 10:00 AM

*"We Believe God's Not Dead Tour"*

## NON PROFIT NEWS

## Saginaw Future 24TH ANNUAL AWARDS Luncheon

**What?**

Celebrating 33 Saginaw County Economic Development Projects in 2015!

**Who?**

Featuring Matthew P. Cullen  
Cullen is president and chief executive officer of Rock Ventures LLC, the umbrella entity formed to provide operational coordination, guidance,

and integration to Dan Gilbert's portfolio of more than 110 companies and investments.  
more

**Where?**

Saginaw Valley State University  
Curtiss Hall  
7400 Bay Road  
University Center, MI 48710

**When?**

Friday, February 19, 2016  
Registration 11:00 am

Luncheon 11:30 am  
Program 11:55 am  
Adjourn 1:00 pm

**\$45.00 per person - lunch will be served.**

Tickets will not be provided - registered attendees will be verified at the event. Please note you will be invoiced at a later date.

**Please RSVP by**

Monday, February 15, 2016.  
Visit [saginawfuture.com](http://saginawfuture.com) or  
call 989-757-2115

## Garber Automotive Group presents the CAN Council Mardi Gras Auction February 25th *Proceeds Support Abused Children*

SAGINAW, MI – February 4, 2016: Garber Automotive Group presents the CAN Council Great Lakes Bay Region's 23rd Annual Mardi Gras Auction, Thursday, February 25th from 5:30 - 10:00pm at a new location, Horizons Conference Center. Join the fun: purchase your \$75 ticket for the limited-seating event, sponsor the region's premiere fundraiser for as little as \$200, or donate an item for auction.

Guests will enjoy a plated dinner, a condensed program prior to the live auction, and new Mardi Gras festivities throughout the night. There's something for every bidder at

this year's event: a ReMax hot air balloon ride, an intricately carved MSU walking stick, the 2016 American Girl Doll of the Year (Lea), and one-of-a-kind artwork. Chip Hendrick will receive the 2016 Child Advocate of the Year award just before the evening's live auction.

Richard J. Garber, owner of Garber Automotive Group and presenting sponsor of the Mardi Gras Auction, says, "The work of the CAN Council is simple – it saves lives. Saginaw is a healthier, more vibrant community because the CAN Council works tirelessly to protect our children."

For the 900+ children currently living in

abusive homes throughout our region, the CAN Council provides strong advocates and dedicated professionals to help end the violence and neglect. CAN also offers supportive education to parents struggling with the day-to-day frustrations of raising children. CAN's Mardi Gras Auction is the Council's largest fundraiser and ensures continuation of these services throughout 2016.

Purchase your tickets online today by visiting [cancouncil.org/event-registration](http://cancouncil.org/event-registration). To sponsor or contribute to the Auction, call Delores Gale at (989) 752-7226.

## Saginaw Community Writing Center

On the second and fourth Tuesday of every month from 4 - 7:30pm, the Saginaw Community Writing Center (SCWC) will provide FREE writing workshops and one-on-one tutoring in the Butman-Fish Library, 1716 Hancock Street in Saginaw.

The SCWC will be staffed by trained SVSU Writing Center tutors. There is no need to register for the workshops or tutoring in advance--just stop by!

For more information, contact Maria Vos, SCWC Coordinator, at [mcvos@svsu.edu](mailto:mcvos@svsu.edu) or (989) 964-2829.

One-on-one Tutoring, 4-7:30 pm  
February 23, March 8 & 22, and April 12 & 26  
Share a piece of writing (a resume, a paper for school, a letter--whatever you've written!) and receive feedback on your work.

Workshops, 6-7:30 pm

Tuesday, February 23: Writing for the SAT  
(Grades 9-12)



## Non Profit Directory

CAN Council Saginaw County  
1311 N. Michigan Avenue  
Saginaw, MI 48602  
(989) 752-7226 / fax (989) 752-277  
www.cancouncil.org

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

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

Great Lakes PACE  
3378 Fashion Square Blvd.  
Saginaw, MI 48603  
Phone: 989 272-7610  
Fax: 989 272-7669  
Website: www.greatlakespace.org  
jdarby@greatlakespace.org

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  
989-754-6587  
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

Restoration Community Outreach  
1205 Norman  
Saginaw, MI 48601  
(989) 753-1886 / fax (989) 753-2880  
Email: 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

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

## Saginaw-Shiawassee Habitat for Humanity Welcomes All!



Saginaw-Shiawassee  
**Habitat  
for Humanity**<sup>®</sup>

Habitat has an open-door policy: All who desire to be a part of this work are welcome, regardless of religious preference or background. We have a policy of building with people in need regardless of race or religion. For more information please visit [www.sshfh.org](http://www.sshfh.org).

*"Therefore welcome  
one another as  
Christ has  
welcomed you, for  
the glory of God."  
— Romans 15:7*



# Non-Profit "Best Practices" Program

## **Non-Profit "Best Practices" Program**

*Date: 2/26/2016 TO 4/15/2016*

*Time: 8:30 AM TO 4:00 PM*

### **Event Location:**

*Saginaw Valley State University*

*7400 Bay Rd.*

*University Center, MI 48710*

### **Phone:**

*989-964-4048*

### **Event Description:**

The United Way of Saginaw County and SVSU noncredit Certificate is for current and future staff and managers of local nonprofit agencies. This program is intended for managers of nonprofits and/or employees who have upper level responsibilities. We offer a unique blend of theory, group activities, and case studies to meet each participant at her/his level. With the "Best Practices" tools and techniques, our students return to the nonprofit sector ready to meet and overcome today's challenges. The participating nonprofit leader is offered the opportunity to share ideas and experiences with others in the same industry. Participants also have the opportunity to learn and network together in a comfortable, knowledge-building environment.

Our workshops are led by qualified instructors who are knowledgeable in the nonprofit sector and have additional teaching expertise. The certificate curriculum consists of 36 classroom hours. The certificate is awarded upon completion of ten three-hour workshops, 1 six-hour Grant Writing workshop, and 1 six-hour Capstone Presentation session.

### **Course Outline:**

**Planning-** Nonprofits have a duty to engage in sound planning to define a clear vision for the future and specific strategies for reaching established goals. Through this program, nonprofits will have the opportunity to learn how planning can include input from constituents and should be intentional and ongoing to position organizations to achieve their goals.

**Evaluation-** Funders and managers are demanding to know the outcomes of programs. Learn how to plan for evaluation from the start; how to use evaluation to improve program delivery; what evaluation techniques to use

when; and where to find evaluation resources.

**Strategic Alliances-** Strategic alliances can take many forms and can serve multiple purposes, such as partnership, sharing of resources and improved operational efficiency. Strategic alliances help to strengthen individual nonprofit capacity and the capacity of the sector as a whole.

Nonprofit organizations should be open to strategic alliances and, when appropriate, should partner with other organizations to enhance their capability to achieve desired results. Nonprofits should work to promote cooperation and coordination among a variety of entities to avoid unproductive duplication of services and to maximize the resources available to the communities they serve.

**Advocacy and Public Policy-** One of the important roles of the nonprofit sector is to advocate the social and governmental changes necessary to respect the full potential of all members of our community. Advocacy is legal for nonprofits and is vital to changing the world our clients live in.

**Financial Management-** Financial management is a central management tool for overseeing an agency's activities. Learn the essentials of financial management techniques.

**Transparency and Accountability-** As an entity that serves the public, you have an ethical obligation to conduct business that is accountable and transparent to your constituents. This workshop will take an in-depth look at your responsibilities and best practices for ensuring transparency and accountability.

**Board Governance-** Nonprofits are responsible for determining the goals and overall leadership of their organization. Boards set policy and ensure that the organization has the resources to carry out their mission. We will cover board roles and responsibilities; board-staff relations; board recruitment; and evaluating board performance.

**Volunteer Management-** Critical to any non-profit organization's success is its ability to effectively recruit, engage, and retain quality volunteers. Volunteer Management will teach you best practices in working with volunteers, as well as providing helpful and practical tips for operational implementation.

**Social Media Marketing for Non Profits-** Social networking sites have received a lot of attention from the nonprofit world because they align with nonprofits' desire to reach out to larger communities. Adding to the buzz, there are a number of success stories about nonprofits using social networks to reach new volunteers, locate audiences interested in their cause, build up supporter lists, and even raise money. This course will introduce you to the Social networking life and how your organization could benefit.

**Introduction to Grant Writing-** New to the field of grants or a seasoned pro, one will learn how to find grant funders and how to decide if the funder is a good fit with your program. Also, how to write goals, objectives and activities to support your grant project while applying the "Best Practices." The class will review sample grants and engage in lively discussion - "would you fund this project?" Experienced grant writers will be able to refresh their skills and assure "Best Practices". While, new writers will learn the basics of grant writing along with the "Best Practices". (Full Day Workshop)

**Capstone Presentations-** The Capstone Session gives you an opportunity to integrate all workshops into an overall vision of "Best Practices" in nonprofit management. Review the competencies and put your plan for success into action. You will give a 10-minute presentation on how the information you have gained will be put to use in your respective businesses as a result of completing this program. Your completion certificate from the Nonprofit "Best Practices" Management Certificate program is presented to you at the end of this workshop. (8:30 - 2:00)

### **Directions:**

Each class will take place in a classroom on SVSU's campus. The classroom will vary depending on availability of given facilities. Below is the each Non-Profit classes dates and times.

### **Winter Schedule:**

Friday, February 26 - 8:30 am to 4:30 pm

Thursday, March 03 - 8:30 am to 4:30 pm

Friday, March 11 - 8:30 am to 4:30 pm

Thursday, March 17 - 8:30 am to 4:30 pm

Friday, April 01 - 8:30 am to 4:30 pm

Friday, April 08 - 8:30 am to 4:30 pm

Friday, April 15 - 9:00 am to 2:30 pm



## PRAISE CONNECTIONS & LIFE

# “Concerts for a Cause” in 2016



Historic First Congregational Church of Saginaw, Michigan announces an upcoming concert benefitting the Flint Water Crisis with Dr. Quincy O. Dobbs, Minister of Music here at First Congregational Church, on accordion and accompanied by Steven Prevett on classical guitar. “Student/Teacher Duets: Nocturnes for a Winter Night” happens on Friday, February 19, 2016 beginning with a light soup and bread meal at 6:00 PM (RSVP necessary), then the concert at 7:15 PM (Free-will donations will be accepted at the door.) Rev. Dr. Deborah Conrad from Woodside Church in Flint, a leader in the social justice arena for safe water for all will also speak. Donations will benefit Woodside’s on-site water filtration system for Flint residents. Beautiful music in an unlikely instrumentation! Come, join us!

Additional concerts are scheduled for 2016, every Friday during Lent at 12:15 PM and also on Friday, May 13, 2016, “A French Affair” benefitting Major Chords for Minors (5th Organ Symphony by Widor). Mark your calendars and RSVP for the light meals!

First Congregational Church is an acoustically-superb building, which dates to 1867, and is located on the corner of South Jefferson Avenue and Hayden Street in downtown Saginaw. The congregation,

gathered in 1857, is affiliated with the United Church of Christ, and it has recognized excellence and eclecticism in its musical offerings since the 1800’s. First Congregational Church recently completed one of the Midwest’s largest organ revitalization projects, the \$500,000 effort concerning Skinner Opus 751, in May 2015, which solidifies the congregation’s cultural commitment to the Cathedral District, Saginaw, and the Great Lakes Bay Region.

The Church’s first quartet, formed in 1882, effectively improved the quality of singing in the Church. Over the years, musicians including Duke Ellington and Virgil Fox, have performed in the sacred space.

The Church is one of the finest facilities for music and musical outreach in the region. The John Iliff Chapel houses a tonally unaltered two-manual, nine rank pipe organ, built by the Aeolian-Skinner Organ Company, Inc. (Opus 1327).

Among other instruments, First Congregational Church houses two Steinway pianos, two harpsichords (built by Dr.

Page Long, long-time Minister of Music), six octaves of handbells, and dozens of recorders, percussion instruments, and Orff instruments. Music programs, including a Chancel Choir and a Chancel Bell Choir take place during the program year. For more information, call the Church office at 989.754.6565, Tuesday through Friday, from 9:00 AM – 4:00 PM or visit our website at [www.fccsaginaw.org](http://www.fccsaginaw.org).



### CONCERT FOR A CAUSE

February 19, 2016

- 6:00PM Soup and Bread in the Bradley House Theatre
  - 6:30PM Rev. Dr. Deborah Conrad speaking on Flint’s Water Crisis
  - 7:15PM Concert “Nocturnes for a Winter Night”  
Dr. Quincy Dobbs, Accordion Steven Prevett, Classic Guitar
- Beautiful music in an unlikely instrumentation*

FIRST CONGREGATIONAL CHURCH  
403 S JEFFERSON AVE. SAGINAW, MI 48607  
989-754-6565

Donations given for a water filtration system at Woodside Church in Flint



“ Love is that condition in the human spirit so profound that it empowers us to develop courage; to trust that courage and build bridges with it; to trust those bridges and cross over them so we can attempt to reach each other. ”

~Maya Angelou

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## Faith Based Directory

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 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](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 Road  
 Saginaw, MI 48601  
 (989) 401-4465  
[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  
 E-mail: [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  
 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 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)

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) 755-48601  
[facebook.com/ThePottersTouch](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. Broaddus  
 2930 Janes Street  
 Saginaw, MI 48601  
 (989) 752-0751

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

Wolverine State Baptist 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

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## POLITICS &amp; PUBLIC POLICY

# Bipartisan bills would crack down on animal abusers



Photo Credit: pixabay.com

LANSING, Mich. — The Michigan Senate on Thursday approved legislation that would allow animal control organizations and pet shelters to perform criminal history background checks on potential owners.

“I have always been an animal lover,” said Sen. Ken Horn, R-Frankenmuth. “My wife and I proudly rescued our first dog Riley, and just recently adopted a second named Bo. I was happy to support these bills to help make sure that we are doing everything we can to keep animals out of the hands of convicted animal abusers.”

Senate Bill 220 would allow nonprofit animal shelters and animal control organizations to access the Internet Criminal History Access Tool (ICHAT) database free of charge. The groups could use the ICHAT system to perform a name-based search of an individual’s criminal history when deciding whether to allow the person to

adopt an animal.

“This legislation allows nonprofit organizations that adopt out pets, such as animal shelters, to freely access the Michigan State Police database that stores data on animal abusers,” Horn said. Allowing these organizations to see the criminal history of animal abusers gives them a tool to stop an adoption before it is too late.”

Under SB 219, if a person is convicted of animal abuse offenses, the court shall, as a condition of probation, order the offender to not own or possess an animal for a period of time. The court would be required to prohibit repeat offenders from owning or possessing an animal for at least five years after the sentencing date or the date of release from incarceration, whichever is later.

“We need to prevent the easy adoption of dogs and cats from shelters by convicted abusers,” Horn said. “It has been well-documented that a person who abuses animals often later moves onto humans, and we cannot give these people easy access to another victim. I’m proud to have joined the bipartisan effort to protect our four-legged friends.”

The bills, which have come to be known as “Logan’s Law,” have been sent to the House of Representatives for further consideration.

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# Congressman Dan Kildee Announces Mobile Office Hours Throughout Fifth Congressional District

*Congressional Staff will Continue Traveling across Mid-Michigan to Meet with Constituents, Assist with Federal Services*

WASHINGTON – Congressman Dan Kildee (MI-05) today announced expanded mobile office hours throughout the Fifth Congressional District that his staff will hold in order to continue offering services and direct support to constituents. During mobile office hours, staff will meet with and assist those who may have questions concerning Social Security benefits, immigration applications, veterans' benefits and other federal programs eligibility or status.

"Mobile office hours are important to the work that I do serving my constituents. Our district spans many counties, and regardless of where you live, I want residents to have the opportunity to meet directly with my office," said Congressman Kildee. "My staff and I are dedicated to serving our constituents and we look forward to seeing mid-Michiganders soon at a mobile office hour location near you."

Mobile office hours for Bay County, Saginaw County, Arenac County, and Iosco County are listed below. Please note that mobile

office hours will not be held on federal holidays.

## **Bay County**

First Monday and third Wednesday of every month, continuing on Feb. 17th

When: 9 a.m. – 5 p.m. ET

Where: Bay County Building

515 Center Ave., 2nd Floor, across from the Veteran Service Office

Bay City, MI 48708

## **Saginaw County**

First and last Thursday of every month, continuing on Feb. 25th

When 9 a.m. – 5 p.m. ET

Where: Saginaw County Government Center  
111 S. Michigan Ave., Room 215

Saginaw, MI 48602

## **Arenac County**

Second Monday of every month, continuing on Feb. 8th

When 9 a.m. – 4 p.m. ET

Where: Arenac County Commission

Chambers

120 N. Grove St., Room 201

Standish, MI 48658

## **Iosco County**

Third Monday of every month, continuing on March 21st

When 10 a.m. – 4 p.m. ET

Where: Iosco County Commission chambers  
422 W. Lake St.

Tawas City, MI 48763

In addition to mobile office hours, Congressman Kildee's district office in Flint, located at 111 East Court St. #3B, is open Monday through Friday, 9:00 a.m. – 5:00 p.m. ET. The district office can be reached by telephone at (810) 238-8627. Constituents visiting Washington, D.C. can also visit his office located in room 227 of the Cannon House Office Building.

Additionally, constituents can contact Congressman Kildee directly through his website, [www.dankildee.house.gov](http://www.dankildee.house.gov). For additional updates from Congressman Kildee, follow him on social media, including on Facebook and Twitter.

# Horn joins efforts to cut red tape at Michigan schools

LANSING, Mich. — State Sen. Ken Horn joined 11 Republican lawmakers on Tuesday to introduce a 14-bill package that would benefit Michigan schools by eliminating unnecessary and redundant reporting requirements and streamlining the reporting process.

"These overly burdensome reporting requirements are taking resources away from improving Michigan's education system," said Horn, R-Frankenmuth, sponsor of Senate Bill 761. "The focus has to be on student achievement. Repealing these unnecessary layers that distract school officials from their primary duties of educating our children is common sense policy."

Michigan school districts are mandated to

prepare and submit hundreds of reports to state and federal entities. These reports can be time-consuming and tedious to produce and are often redundant or even archaic by the submission date.

Education reporting requirements are not limited to the state's education code — they litter Michigan law. Unfortunately, there is no published comprehensive index to easily locate all mandated reports. These reports are costly, often taking a great deal of staff time and resources.

"I was happy to join my colleagues in sponsoring part of this reform," Horn said. "My bill repeals the Education for the Gifted and/or Academically Talented Act, an old, obsolete law that is no longer funded because the commission completed its recommendations over 40 years ago."

In addition to Horn, the following senators are sponsors of the bills in the legislative package:

- Phil Pavlov, R-St. Clair Township (SB 754)
- Darwin Booher, R-Evart (SBs 756-757)
- Patrick Colbeck, R-Canton (SB 758)
- Goeff Hansen, R-Hart (SB 766)
- Peter MacGregor, R-Rockford (SB 762)
- Marty Knollenberg, R-Troy (SB 755)
- Margaret O'Brien, R-Portage (SB 767)
- Wayne Schmidt, R- Traverse City (SB 763)
- Mike Shirkey, R-Clarklake (SB 764)
- Jim Stamas, R-Midland (SBs 759-760)
- Dale Zorn, R-Ida (SB 765)

SBs 754-767 have been referred to the Senate Education Committee for consideration.

# Kildee, Upton Introduce Legislation to Strengthen Federal Role in Drinking Water Emergencies

*Bipartisan Legislation Works to Ensure Flint Tragedy Can Never Happen Again*

WASHINGTON – Congressman Fred Upton, R-St. Joseph and Congressman Dan Kildee, D-Flint, today announced joint legislation pertaining to the ongoing water crisis in Flint, Michigan. The bill is co-sponsored by all 14 members of Michigan's congressional delegation.

The Safe Drinking Water Act Improved Compliance Awareness Act will strengthen requirements to have the U.S. Environmental Protection Agency (EPA) step in to notify the public when concentrations of lead in drinking water are above federal requirements. It requires the EPA to create a strategic plan for handling and improving information flow between water utilities, the states, the EPA, and affected consumers. It

also ensures consumer notification when the corrosiveness of water being transported in a lead pipe could leech into public drinking water. The legislation is similar to a bill introduced by Michigan Senators Debbie Stabenow and Gary Peters in the U.S. Senate.

“When there are unacceptable levels of lead in people's drinking water, they should immediately be told about it,” Congressman Kildee said. “This legislation, supported by Democrats and Republicans, strengthens notification requirements for the public and changes federal law to ensure that people are notified quickly when there are dangerous levels of lead in their drinking water. This is the latest action I'm taking in Congress to promote accountability and help Flint recover

from this terrible man-made tragedy.”

“What happened in Flint is simply unacceptable at all levels. No amount of regrets or words can actually fix what's broken – we need concrete action,” said Upton, who chairs the House Committee on Energy and Commerce. “Our bipartisan legislation will ensure consumers are not kept in the dark and makes certain the EPA fulfills their fundamental duty to warn the public of high lead levels. Our efforts now must focus on helping those Flint families who need clean water. We're not letting up.”

Read the full text of the legislation online at <http://upton.house.gov/UploadedFiles/KildeeUpton.pdf>.

# Reps. Guerra, Brunner Respond to Snyder's State of the State Address

*Representatives say we need a Michigan that works for everyone*

LANSING — Despite Gov. Rick Snyder's assurances to the contrary in tonight's State of the State address, middle-class families have struggled under five years of leadership from Gov. Rick Snyder and the Republican-led Legislature, Reps. Vanessa Guerra (D-Saginaw) and Charles Brunner (D-Bay City) said Tuesday night. Rather than doubling down on Gov. Snyder's failed agenda, the legislators said it's time to create a Michigan that works for school kids, college students, families, seniors and small-business owners who are being left behind by the Republican agenda.

“I came to the Legislature last year with firsthand knowledge of what young people are going through in Michigan's economy, and frankly, it's not looking great for the next generation of career-minded people in our state,” Guerra said. “The intelligence and tenacity rising through the ranks of our

schools is unparalleled, but to keep them in Michigan, we are going to need to truly invest in good-paying jobs created by expanding industries. We cannot afford to support policies that promote cheap labor because our workforce deserves better. A qualified and well-paid workforce will ensure that we can build the infrastructure our aging state needs, as well as create the interconnected communities young and working people are looking for.”

The legislators said Michiganders are struggling because of the decisions and priorities of Gov. Snyder and the Republican Legislature.

Rather than continuing a legislative agenda that prioritizes big corporations over working families and small businesses, House Democrats prioritize legislation that would make college more affordable, improve education for all Michigan children and reduce taxes on families and seniors.

“For the past five years during my service in the House, I've supported numerous plans offered by House Democrats to provide equal opportunities for everyone to succeed. Unfortunately, this Republican-controlled Legislature and Gov. Snyder have focused on giving tax breaks to their corporate friends and cutting corners with the health and safety of Michigan residents,” Brunner said. “Gov. Snyder supported the anti-democratic Emergency Financial Manager legislation to replace elected local governments with unelected and unaccountable functionaries if the elected officials were deemed incompetent. I think the governor should apply his own standard to himself and resign. If it was good for the goose, it's good for the Michigander.”

- See more at: <http://housedems.com/article/rep-guerra-brunner-respond-snyder%E2%80%99s-state-state-address#sthash.KtnsznBh.dpuf>

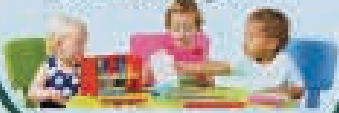
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Creating Safe  
Schools




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.

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**Lisa Coney**  
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*i am  
creating my future ...  
and it is bright*

Carleton Green loves to help people — specifically, to create opportunities for others. It's why the sophomore communications major devotes himself to organizations driven to develop people's potential. Carleton is the vice president of SVSU's chapter National Society of Leadership Success, an organization on campus that emphasizes goal-setting and achievement. In fact, Carleton's chapter achieved a few goals of its own: in its first year, it has been named the Best New Organization and become the largest registered student organization on campus.

A brother in the Tau Kappa Epsilon fraternity and a former mentor in the Great Lakes Bay Region Youth Leadership Institute, Carleton also recently became involved in AISIEC, an international organization that helps students arrange exchanges abroad. "I have done so much and have become involved in quite a few organizations," Carleton says. "I love that SVSU feels like my home away from home."



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)**

