

# THE MICHIGAN BANNER

Celebrating 14 years of Positive News!



**Perfect score: 100% of CMU med students secure residencies**

**Education, Page 22**

**Zeta Phi Beta Sorority, Incorporated  
Finer Womanhood and 50th Chapter  
Anniversary Celebration and Dinner**

**Community, Page 3**

**The Doors of the Church Are Open**

**Faith, Page 38**

Leading in Diversity, Empowering Communities and Changing Lives

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



**Gifts for Gifts? What is Your Practice?**

**FUNdraising Good Times, Page 21**



**Great Lakes Bay Regional Hispanic Business Association Meeting**

**Latino Banner, Page LB 3**

## Meet Johnathan, 2016 Boys & Girls Clubs of the Great Lakes Bay Region Youth of the Year



Boys & Girls Clubs of the Great Lakes Bay Region is proud to recognize Johnathan H. as Youth of the Year for 2016! Johnathan is 17 years old and has attended his Saginaw Unit for 11 consecutive years, where he has been an outstanding Club member and an inspiring mentor to his peers.

Johnathan's story does not begin happily. At age 7, he unknowingly followed his cousin into a "trap house", which several young men were using to store guns and drugs. It was that day that he was initiated into their gang. His initiation consisted of all of the men beating him until he could barely stand. Through his involvement in the gang, he learned how to hot-wire cars, steal guns, and deal (and partake in) drugs. He was an alcoholic by the

age of 9.

Johnathan's mother died of sickle cell anemia in March of 2010, shortly before his younger brother's third birthday. It was then that his father abandoned them for a life of hard drug use, and the children were left to be raised by their grandparents.

Throughout all of this turmoil, Johnathan was an active member of the Saginaw Boys & Girls Club (now the Saginaw Unit of Boys & Girls

Clubs of the Great Lakes Bay Region). One day, he was playing basketball in the gym, and another member tripped him. This caused Johnathan to spiral into a rage, and it was up to our Unit Director, Ray Garcia, to calm him down.

According to Johnathan, it was in that moment that he started reflecting on his life and how he had gotten to where he was. Thanks to support from his family and the staff at the Clubs, he was able to get out of the gang and start doing something more with his life. According to Johnathan, Mr. Ray played an important role in keeping him on track.

**Jump to PG 4, Youth of the Year**





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

## **SONYA SURLES**

Guaranteed Approval Specialist

Saginaw Valley Ford Lincoln  
4201 Bay Road  
Saginaw, MI 48603  
989.792.1700 ext. 138  
989.792.2613 fax  
989.341.3119 mobile  
sterry@saginawvalleyflm.com





**THE MICHIGAN BANNER**

1555 S. Washington Ave.  
Saginaw, MI 48601  
989.753-3475  
publisherthemichiganbanner@gmail.com  
989-992-2600

**OFFICE HOURS**

Monday-Friday  
9 a.m. - 5 p.m.

**PUBLISHER AND SENIOR EDITOR**

Jerome Buckley  
publisher022@gmail.com

**THE LATINO BANNER****PUBLISHER**

Jerome Buckley  
thelatinobanner@gmail.com

**CONTRIBUTOR**

Rosa Morales

**CIRCULATION // DISTRIBUTION //****MARKETING // SALES**

Staff

**MISSION**

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

**DISCLAIMER**

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

**DEADLINES**

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

**SUBMISSION PROCEDURE**

Mailed or e-mailed  
Preferred format: Jpeg or PDF  
www.themichiganbanner.com  
Facebook.com/michiganbanner  
Twitter.com/MichiganBanner  
Blog: www.themichiganbanner.wordpress.com

**MICHIGAN BANNER CLASSIFIED**

989.753.3475  
themichiganbanner@gmail.com

*Zeta Phi Beta Sorority, Inc. in partnership with the  
International Dove Foundation present*



*Zeta Omega Zeta Chapter*  
**50<sup>th</sup> ANNIVERSARY  
CELEBRATION**

**APRIL 8, 2017**

6 PM - 12 AM

**HORIZONS CONFERENCE CENTER  
6200 STATE STREET | SAGINAW, MI**

**TICKETS \$50 | FORMAL ATTIRE**

**SAVE THE DATE**

For tickets and sponsorship information visit  
[www.saginawzetas.org](http://www.saginawzetas.org)

*featuring Keynote Speaker & Special Guest*

*Sheryl Underwood*

*23rd International President, Zeta Phi Beta Sorority, Inc.  
Co-Host of THE TALK on CBS*





**Continued from PG 1, Youth of the Year**

Every day, he told him that, if he didn't stay busy with something good, something bad would surely find him. These words motivated Johnathan to seek better opportunities for himself. With Mr. Ray's help, Johnathan got a job with the DNR and started leading activities in the Triple Play and Healthy Habits programs at the Club. Now, he talks with members

there about gang involvement, violence, and drugs in an effort to keep them from pursuing that lifestyle.

Johnathan's best friend was shot off his bicycle at age 15. He knows that, had he continued down the path he was on, that could have easily been him. We are grateful for Johnathan's wisdom, and for his testimony to the impact that Boys & Girls Clubs can

have on children in our community. The Boys & Girls Clubs of the Great Lakes Bay Region would like to congratulate Johnathan on all his hard work and wish him good luck at the State Youth of the Year Competition in April!



Join the Saginaw County Chamber of Commerce and 300 of your closest business friends at the April Percolator Breakfast.

Saginaw is one of only a few communities worldwide with an accredited zoo. Come hear Nancy Parker, Executive Director/President of the Children's Zoo at Celebration Square talk about the Zoo yesterday, today and tomorrow as she reveals a little history, some startling numbers and an exciting new Master Plan for both the Zoo and for the Saginaw community.

**Thursday, April 6**  
**Registration & Networking 7:00 am - Program 7:30-9:00 am**  
**Horizons Conference Center - 6200 State St., Saginaw**



# THE LATINO BANNER

LIDER EN LA DIVERSIDAD

Vamos Adelante



Photo credit: HLCOM Facebook

Dr. Felipe Lopez-Susaita, of the Hispanic/Latino Commission of Michigan celebrates with 14 Annual Cesar Chavez Scholarship Luncheon with the American G.I Forum of Saginaw, Michigan.



24TH ANNUAL DÍA DE LA MUJER CONFERENCE  
SHAPING OUR FUTURE:  
**INDEPENDIENTES Y SEGURAS,**  
*¡Mujer!*

**SAVE THE DATE: APRIL 8, 2017**  
KELLOGG HOTEL AND CONFERENCE CENTER | 219 S. HARRISON RD, EAST LANSING MI 48824

**REGISTER ONLINE**  
[ddlm.ocat.msu.edu](http://ddlm.ocat.msu.edu)  
**FIND US ON FACEBOOK**  
Día de la Mujer Annual Conference at MSU  
[facebook](#)

The Día de la Mujer (DDLM) 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. Visit us online at [ddlm.ocat.msu.edu](http://ddlm.ocat.msu.edu)

**KEYNOTE SPEAKER**  
*Kiki*  
**MELLENDEZ**  
DOMINICAN-BORN ACTRESS, WRITER, DIRECTOR AND CO-FOUNDER OF LATIN HOLLYWOOD FILMS  
[HTTP://KIKIKISS.COM](http://KIKIKISS.COM)







# access

from **AT&T**

*Internet for just \$10 a month*

The digital world is full of possibilities. AT&T is making it easier to connect to friends, family, and the things that matter most. If at least one person in your household is a SNAP\* participant, you may qualify for 10Mbps home Internet service at our discounted \$10 per month rate.\*\*

*There's NO commitment, NO deposit and NO installation fee.*

*Plus, get access to the entire national AT&T Wi-Fi Hot Spot network – INCLUDED at no extra cost.†*

Other eligibility requirements apply.

*Visit [att.com/qualify](http://att.com/qualify) for complete information and to apply.*

*Or call 1-877-751-0288*



\*Supplemental Nutrition Assistance Program. \*\*Available only in the AT&T 21-state wireline footprint. Slower speeds (5Mbps for \$10/month or 3Mbps or less for \$5/month) may be provided depending on availability at your address. Internet speed claims represent maximum network service capability speeds. Actual customer speeds may vary based on factors including site traffic, content provider server capacity, internal network management factors and device capabilities, and are not guaranteed. For more information, go to [att.com/speed101](http://att.com/speed101). Pricing excludes taxes. Service will include a monthly data allowance of either 150GB, or 1TB of data/mo. depending on the type and speed of service you receive. If you exceed your monthly data plan allowance, you will be automatically charged \$10 for each 50GB of data usage in excess of your data plan, even if less than 50 gigabytes is used. For more information, go to [att.com/internet-usage](http://att.com/internet-usage). †Wi-Fi enabled device required. Other restrictions apply. ©2016 AT&T Intellectual Property. All rights reserved. AT&T, the AT&T logo, and all other marks contained herein are trademarks of AT&T Intellectual Property and/or AT&T affiliated companies.

## DISCLAIMER

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

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

## DEADLINES

2 weeks before each publication date of the 1st and 16th of each month. Submission Procedure: Mailed or e-mailed to the [latinobanner@gmail.com](mailto:latinobanner@gmail.com). Preferred format: Jpeg or PDF





We care about our **Communities**



Team One has served Michigan Communities for over 80 years and remains a safe and secure place for all your financial needs.

Team One Offers a Variety of Products & Services

- ✓ Checking with Debit Cards
- ✓ Auto & Home Loans
- ✓ FREE Mobile & Online Banking
- ✓ College Loans

...And much, much more!

For Team One locations visit [TeamOneCU.org](http://TeamOneCU.org) or call 989-754-6575



Great Lakes Bay Regional Hispanic Business Association

**MARCH MEETING IS RESCHEDULED**

**GLBRHBA MEETING**

**NEW DATE: Tuesday APRIL 11 2017**

Location: Mexican American Council  
1537 S. Washington Ave  
Saginaw MI 48601

**Time: 6pm -7:30pm**

Meet the 2017 GLBRHBA Executive Board

- 2016 Year in Review
- 2017 Goals
- New/ Renewed Memberships Accepted

Please join us in providing feedback on the past year as we look ahead to presenting valuable information and resources in 2017. We are arranging this year's networking contacts to improve your business and strengthen our presence in the community.

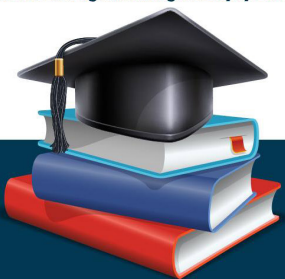
**HISPANIC LATINO COMMISSION OF MICHIGAN**

**STATEWIDE HISPANIC LATINO COLLEGE GRADUATION CEREMONY**

Friday, April 7th, 2017  
6:00 PM - 9:00 PM  
Lansing Center  
333 E. Michigan Avenue  
Lansing, MI 48933

STUDENTS FROM THESE INSTITUTIONS HAVE ALREADY REGISTERED **REPRESENT YOUR SCHOOL YOU STILL HAVE TIME TO REGISTER!**

REGISTRATION LINK  
[www.surveymonkey.com/r/BMTNTY6](http://www.surveymonkey.com/r/BMTNTY6)



LAST DAY TO REGISTER IS **MONDAY, APRIL 3RD, 2017**

The Hispanic Latino Commission of Michigan (HLCOM), is honored to announce that on April 7, 2017 we will be launching our first ever Statewide Hispanic Latino College Graduation Ceremony. The event is aimed at celebrating the achievements of Hispanic/Latino College and University graduates from across the state. Our goal is to bring recognition to the efforts made by these students, while also acknowledging the support given by their families, fellow students, faculty, and administrators who helped in achieving

this very important moment in their lives.

Graduates, faculty, and community members are all encouraged to attend! Space will be limited, so please register ASAP at <https://www.surveymonkey.com/r/BMTNTY6> if you want a guaranteed spot for the event. Attendance is free!



# KNOW YOUR RIGHTS!



FIGHTING FOR MICHIGAN'S WORKERS



- ✓ WORKER'S COMPENSATION
- ✓ SOCIAL SECURITY DISABILITY
- ✓ MOTOR VEHICLE ACCIDENTS
- ✓ PERSONAL INJURIES




844-WIN-COMP  
(844-946-2667)

989-401-8778  
810-820-9111

SAGINAW • FLINT • LANSING • PONTIAC • DETROIT

**CURRIE LAW**  
1555 South Washington Avenue Saginaw, MI 48601



**Over 30 Years  
Experience**

**Robert A. Currie, P.C.**  
**Attorney At Law**

Phone: 989-799-5350    Fax Number: 989-799-9169  
 Facebook Page: CURRIE LAW





**YOUR  
VISION  
OUR  
EXPERTISE**

**MARKETING  
IT  
WEB  
MEDIA  
ACCOUNTING**

KMSENTERPRISE.NET





**HOMEReady™**  
mortgage

Dreaming of purchasing your first home?  
It could be sooner than you think!

For More Information Contact:  
Debra - (989) 596-0853  
or  
Dennis - (989) 596-0857





In town.  
In touch.





**MOBILE MEDICAL RESPONSE**

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!

**ComForCare**  
HOME CARE

A Dedicated Non-Medical Home Care Agency

**The ComForcare Mission**

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

*Independence.  
Dignity.  
Quality of Life.*



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

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

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

Contact us today to learn more about our Quality Care Guaranteed

515 N. Washington Ave.  
Suite 404  
Saginaw, MI 48607  
Phone  
989.752.5501  
Fax  
989.752.5503  
Email  
mbsmichigan@comforcare.com  
Website  
www.mbsmichigan.comforcare.com



COMMERCIAL SERVICES

- INTERIOR DESIGN
- OFFICE FURNITURE
- COMMERCIAL FURNITURE
- SPACE PLANNING
- ERGONOMICS
- SOUND MASKING
- WINDOW TREATMENTS
- INSTALLATION & MAINTENANCE



**PINNACLE DESIGN**  
commercial & residential interiors

RESIDENTIAL SERVICES

- INTERIOR DESIGN
- KITCHEN & BATHROOM DESIGN
- FURNITURE
- LIGHTING
- WINDOW TREATMENTS
- INSTALLATION & MAINTENANCE

**PINNACLE DESIGN**

residential & commercial interiors  
3700 Bay Road, Saginaw, MI 48603  
T (989) 790-7240 | F (989) 790-1191

Visit Us Online:

[PinnacleDesign.biz](http://PinnacleDesign.biz)

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



### In honor of Women's History Month, who has been the biggest female role model in your life and why?

“



The most influential person in my life is my mother. She is strong and works so hard to achieve her dreams. She is a role model for the kind of person I hope to be as I grow and create a life for myself.

Kolby Holden  
Community Member

”

My biggest female role models have been my mom and my aunt. They are both strong women who have modeled for me what it means to be a good person and go after my dreams. Without their love and support, I wouldn't be the person that I am today.

Melissa Lee  
SCCMHA Marketing



“

“



The two most influential women in my life have been my mother and my wife. My mother raised me to be the honest, hardworking man that I am today. And my wife inspires me every day with her strength and passion for life and our family. They give me a strength I didn't know I had.

Dakota Averill  
Community Member

”

The most influential woman in my life is my step-mom Cathy Williams. She is my best friend and we talk about everything. She encourages me to move forward when I've lost my way, and she reminds me to be myself and embrace who I am, telling me often, "Just be you!"

Bria Smith  
Community Member

”



“



## HEALTH

# Michigan residents urged to learn about risk for hereditary cancers caused by Lynch syndrome

LANSING, Mich. – As part of the awareness efforts for Colorectal Cancer Awareness Month, Gov. Rick Snyder and the Michigan Department of Health and Human Services (MDHHS) are recognizing March 19-25, 2017 as Lynch Syndrome Awareness Week. Michigan residents are urged to ask their health care providers about Lynch syndrome (LS) and to discuss their personal family history of colorectal cancer.

LS is the most common inherited disorder that increases a person's risk of developing colorectal cancer. It is not a rare disorder – one in every 300-400 Americans, and one in 33 colorectal cancer patients have LS. Because LS is underdiagnosed, many may not know that they have the condition.

“Individuals with Lynch syndrome have up to 40-80 percent risk of developing colorectal cancer, much higher than the six percent risk in the general population. First-degree relatives of individuals with Lynch syndrome have a 50 percent chance of inheriting the condition as well,” said Dr. Eden Wells, chief medical executive of MDHHS. “Knowing that you have a higher risk of colorectal and other cancers due to LS can prompt your doctor to recommend earlier and more frequent cancer screening, which may help diagnose the disease early and potentially save your life.”

The Centers for Disease Control and Prevention recommends that all newly-diagnosed colorectal cancer patients should be screened for LS. Diagnosis of LS is important for individuals with colorectal cancer due to higher risks of other cancers as LS increases the risks of developing cancers of the endometrium, ovaries, pancreas, urinary tract, skin, and brain. Members of a family with LS may be diagnosed with different types of cancer. It is therefore very important for Michigan residents to talk to their health care providers about their family's cancer history, particularly if cancer was diagnosed before age 50.

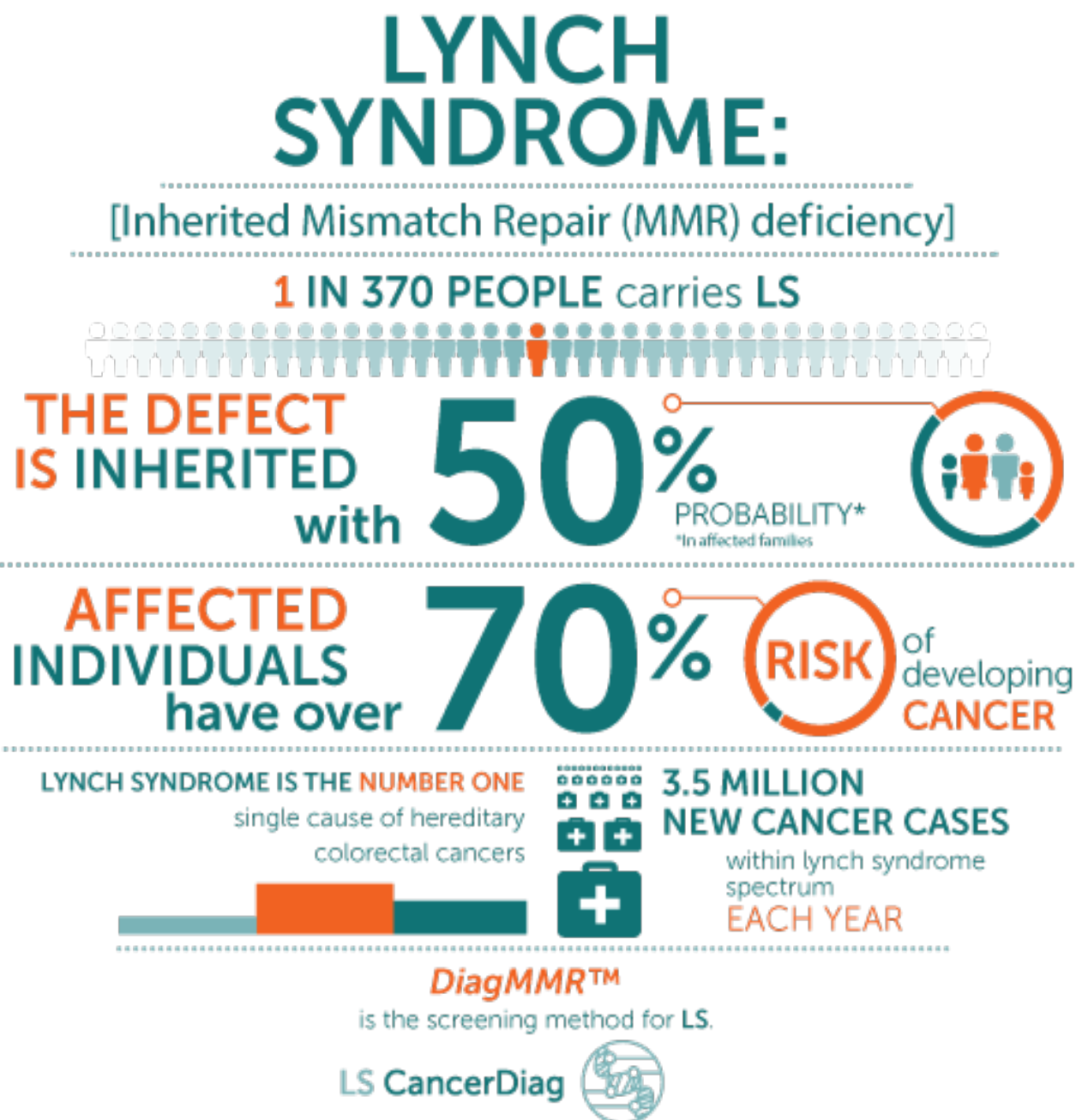
According to Dr. Julie Zenger Hain, Co-Chair of the Michigan Cancer Genetics Alliance (MCGA) and Director of Medical Genetics at Beaumont Hospital-Dearborn, “An early age of onset of cancer (before 50 years of age) is one of the warning signs that could indicate the presence of a hereditary cancer syndrome.

Genetic counseling and hereditary colorectal cancer genetic testing are important steps to consider to identify an individual's and their family's cancer risk.”

MDHHS is working to achieve the Healthy People 2020 objective of increasing the number of newly-diagnosed colorectal cancer patients who receive genetic screening for LS. It is estimated that

20,000-35,000 Michigan residents have LS, and the majority (98 percent) have not been screened and are not even aware of such testing.

To learn more about hereditary cancers, visit [www.michigan.gov/hereditarycancer](http://www.michigan.gov/hereditarycancer). A directory of cancer genetic counseling clinics in Michigan maintained by the MCGA can be found at <https://migrc.org/Library/MCGA/MCGADirectory.html>.



# Understanding Autism Spectrum Disorder

By Heather Beson, Autism Program Supervisor - SCCMHA

APRIL IS NATIONAL AUTISM AWARENESS MONTH

join us in  
CELEBRATION



April is National Autism Awareness Month! Autism Spectrum Disorder (ASD) and autism is a group of complex disorders of brain development. These disorders are characterized, in varying degrees by difficulties in social interactions, verbal and nonverbal communication, and restricted and repetitive behaviors. It causes severe and long-lasting impairments in several areas of typical child development. As the name implies, it is a “spectrum” and no two individuals with ASD look alike with symptoms varying in degree of severity from mild to severe. Recent statistics from the U.S. Centers for Disease Control and Prevention (CDC) indicate around 1 in 68 individuals are diagnosed with ASD, with it being found more common in boys with 1 out of 42 boys and 1 and 189 girls. Saginaw County Community Mental Health Authority (SCCMHA) has a program for individuals diagnosed with the disorder up to age 21.

For children with ASD, difficulties in social interactions and communication manifest themselves in a variety of ways. The deficits listed below coupled with restricted and repetitive behaviors make up the ASD disorder:

- Some individuals display poor eye contact
- During infancy and young childhood there is often a lack of wanting to be held, stiffening their bodies in reaction to touch.

- Individuals may also not respond to smiles or facial expressions nor show them.
- Frequently looking at objects others are pointing to doesn't occur, nor will individuals want others to look at objects they are looking at.
- There is a lack of initiating activities with others.
- They may lack the ability to judge appropriate reactions in social situations and may not feel anxiety around strangers, even getting in personal space.
- “Theory of mind” or the ability to perceive what others are thinking or feeling is missing.
- Difficulty with normal back and forth conversations often occurs.
- There is an absence of interest in peers. Individuals may have difficulty making and keeping friends.

Restricted and repetitive behaviors, the other hallmark of ASD, can look very different in each individual. People may behave in “odd” ways that are repetitive. There is a preoccupation with unusual objects or “normal” objects. Individuals may rock, spin, sway, twirl fingers, or flap hands. Often obsessed with a few activities, they do them repeatedly. In children, they can be observed playing with parts of a toy rather than the whole toy. There may be a lack of fear or not crying in reaction to pain. Frequently, there is a sensitivity or non-sensitivity to smells, sounds,

lights, textures, and touch. Individuals may have unusual use of vision or gaze. Often there is also an inflexible adherence to routines.

In the past it was thought there was no treatment for the disorder, but advances in treatment have proven that the condition can be halted and some individuals can live lives like their typically developing peers. SCCMHA offers an evidenced based treatment proven to be effective for children with ASD called Applied Behavior Analysis (ABA). This benefit is available for individuals up to the day before their 21st birthday. ABA is the design, implementation, and evaluation of environmental modifications to produce socially significant improvement in human behavior. It includes direct observations, measurement, and functional analysis of the relations between environment and behavior. Other treatments available include Speech Therapy, Occupational Therapy, and Physical Therapy for those that have medical necessity. With proper treatment and commitment to therapy(s), families can anticipate individuals to progress and improve. Individuals with ASD can anticipate a future full of hopes and dreams, living a life like everyone else.

For more information on ASD and treatments provided by Saginaw County Community Mental Health Authority, visit our website at [www.sccmha.org](http://www.sccmha.org).





# Dr. Amaning Sarkodie M.D.

3444 Davenport Ave, Saginaw, MI 48602  
(989) 790-7670

*We change lives  
because we Care*  
**Great Lakes Bay**  
Health Centers  
Formerly  
**HI HEALTH DELIVERY INC.**



**Different name.**

Same Quality Healthcare  
for Everyone



**PINNACLE DESIGN**  
commercial & residential interiors



**PINNACLE DESIGN**  
residential & commercial interiors

3700 Bay Road, Saginaw, MI 48603  
T (989) 790-7240 | F (989) 790-1191

Visit Us Online:  
[PinnacleDesign.biz](http://PinnacleDesign.biz)  
[Facebook.com/PinnacleDesignSaginaw](https://www.facebook.com/PinnacleDesignSaginaw)



Please visit our website for listings of our vendors.

**VICTORIOUS BELIEVERS MINISTRIES**

**Standing  
in the  
Gap**  
Recovery, Redemption  
& Intervention

Sunday, April 2 | 6PM

with  
**Dr. William Morrone**

Behavioral Health and Addiction Provider

Featured on:  
NANCY GRACE, CNN, FOX NEWS, COURT TV, MSNBC

Chris Pryor, Pastor VictoriousBelievers.com 624 S. Outer Dr. Saginaw, MI 48601 #VBMnation



## INTERSECTION OF BUSINESS & WEALTH

### How to Build Your Retirement Savings the Easy Way



Kim Gardey, CFP, Founder and Chairman,  
Gardey Financial Advisors  
www.gardey.com

If someone offered to deposit money into your retirement account every payday, would you turn them down? Well, maybe someone has already made that offer.

If your employer

offers a 401(k) retirement account, chances are good that as part of the plan, they will match a portion of your contribution. For example, a 401(k) plan might call for an employer to contribute 50 cents for each dollar that a participating employee chooses to contribute. This is free money!

Obviously, if someone is not contributing to this plan, they are missing out on the free money.

There are other advantages that accompany this free money:

- The employer's contribution is not taxed until it is withdrawn following retirement.
- The income earned on the employer's contribution throughout your working life is also not taxed until after retirement.
- You are able to take advantage of the magic of compounding.

Let's look at a specific example to see more clearly

the benefit of this free money to your retirement. Suppose your employer is depositing \$50 each month into your 401(k) plan. Here is what those contributions along with income earned at 7% would total over

Years of Contribution	Total Accumulation (including income earned)
10	\$8,600
20	\$25,000
30	\$58,800

various time periods:

This amount is above and beyond the contributions you, yourself, have made to your account.

By participating in your employer 401(k) plan, you have helped build your retirement plan the easy way.

Source: <http://www.saginawchamber.org/blog/how-to-build-your-retirement-savings-the-easy-way>

### Roethke House Seeks Additional Board Members

This is the best time of year to recruit board members with so many Roethke summer activities needing volunteers and offering opportunities to know us before beginning Roethke work. It's a "date before marriage" plan.

We are a working board with no paid staff. Every board member plays an important role in the success of Roethke historic house museum. We hold board meetings on 4th Tuesday of every month at 6:00 pm.

In order to help us grow, we especially need board members knowledgeable in fundraising, membership, marketing, graphic arts, and technology. We need financial expertise in overseeing grant writing and reporting. Our work includes cataloging artifacts, running an office, mailing to enlarge our base, giving historic house tours, preparing for annual birthday party and annual meeting, and hosting summer activities which include literary picnics and a language arts camp for early elementary children based on small group tutoring.

Plus we have on-going needs for volunteers to help prepare for house events, weed and water gardens, organize the office, assist as librarians, and help with house repairs.

We are entering our 19th year since securing non-profit foundation status (501c3). It will be our 17th literary picnic series .... In a Poet's Backyard ..... whereby local writers typically present their books,

read excerpts, and discuss their writing process with catered meals from local restaurants. It will be our 7th July for Language Arts Review Camp .... Child on Top of a Greenhouse .... where we offer morning and afternoon two hour sessions to early elementary students. Language Camp celebrates the reading and writing of Roethke and our local community as resources for learning and promotes this premise: If children believe in themselves and their communities, there is no end to what they can achieve!

Our current board members are listed as follows:  
**Roethke Board of Trustees 2017**

#### Officers

Annie Ransford, Retired high school teacher and Delta/ SVSU adjunct instructor - President  
Michael Kolleth, Dow Chemical Senior Director, Public Affairs - Vice President  
Fred Overdier, Lawyer: Braun Kendrick Finkbeiner P.L.C. - Recording Secretary  
Kathie Marchlewski, Delta College, Assistant Professor of English - Corresponding Secretary  
Bill Keys, Lawyer and business owner Country Club Cleaners - Treasurer

#### Board Members

Carlos Ramet, SVSU Associate Dean College of Arts and Behavioral Sciences  
Joyce Seals, Former Mayor of Saginaw and Current

Board of Education, Saginaw Public Schools  
Marilyn Crane  
Mary Ellen Roethke

It is our mission to promote, preserve and protect the literary legacy of Theodore Roethke, Michigan's Pulitzer Prize winning poet, by restoring his family residences in Saginaw, Michigan, for cultural and educational opportunities.

Our vision statement echoes Grandma Roethke's family motto: "Do it Right" when we aim high to become a sought after place for visitors from around the world, encouraging a culture of literary excellence.

Roethke's words make Saginaw unique. Whether he explores nature within our Saginaw Valley landscape or works in the family greenhouse, his poetry magnifies us on an international stage and gives us pride of place.

Contact Annie Ransford @ 989-928-0430 with inquires. House tours also offered to give more context to Saginaw's hometown poet.



# DENTAL OFFICE SPACE FOR RENT



- Ideal location in Downtown Saginaw - with geographic monopoly in area
- Conveniently located near newly opened 150 apartment units and soon-to-be the classroom site for up to 1,000 community college students and hundreds of other offices in Downtown area
- Office is plumbed and wired for four chairs
- More than 1,200 sq. ft.



**FOR ADDITIONAL INFORMATION CONTACT  
TOM AT 989-754-6850 OR JEROME AT 989-992-2600**



# Saginaw County Chamber of Commerce joins ‘Good Jobs for Michigan’ effort

**Michigan must have additional economic development incentive tools to ensure state and communities can attract good-paying jobs**

SAGINAW, Mich. – The Saginaw County Chamber of Commerce and its hundreds of members across the Saginaw Valley region on Monday, March 28, 2017, threw its support behind the Good Jobs for Michigan coalition. The coalition supports legislation designed to grow more good-paying jobs statewide and not be left on the sidelines behind other states, like Indiana, Ohio, Kentucky, South Carolina and more.

“This is a jobs issue. We can’t afford to let other states lure away businesses that should be growing in or coming to Saginaw, Frankemuth, or other communities across our region and Michigan,” said

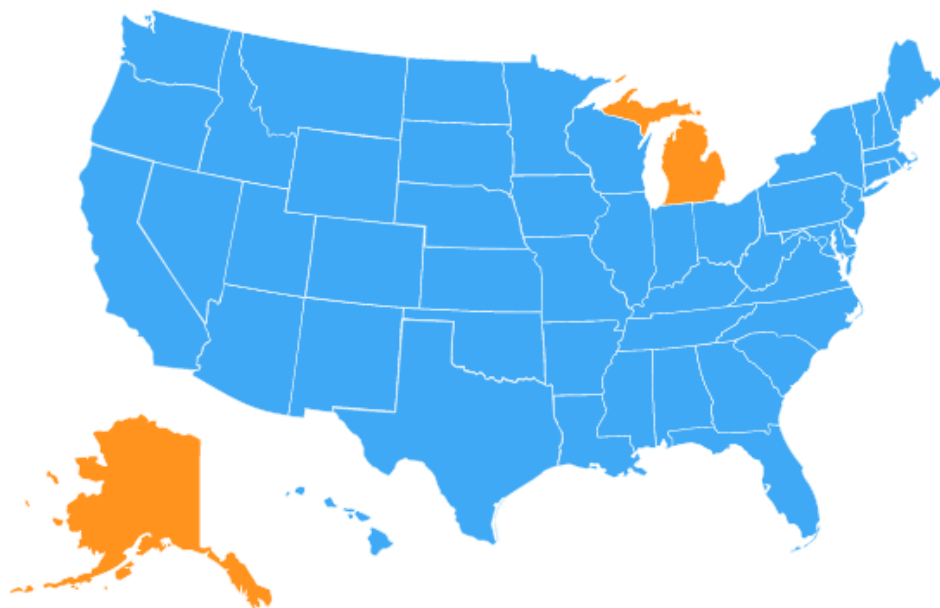
Bob Van Deventer, president/CEO of the Saginaw County Chamber of Commerce. “This legislation will help us compete and win more good jobs for our workers and families. It will help grow our economy, bolstering our neighborhoods, communities, schools and infrastructure to ensure a strong quality of life for all. We urge our lawmakers to pass this critical jobs package.”

The Good Jobs for Michigan legislation is comprised of Senate Bills 242, 243 and 244. The bills would allow simple, transparent and predictable incentives to fill critical gaps in Michigan’s business attraction toolkit, enabling the state to compete and

secure projects of 250 and 500+ jobs. Numerous safeguards are built into the legislation to ensure that no incentives are paid until minimum jobs and wage thresholds are met and verified, and that projects demonstrate a positive fiscal impact to the state.

The Saginaw County Chamber of Commerce, based in Saginaw, Michigan, is committed to building healthy organizations and communities by following its core strategies of communicate, connect and influence to support local business success.

For more information about the Good Jobs for Michigan legislation and full list of coalition partners, visit: [www.goodjobsformichigan.com](http://www.goodjobsformichigan.com).



**Michigan and Alaska are the only two states with both a corporate income tax and ZERO tax credits to attract new jobs and large-scale economic development.**



Economic Impact of adding 250-500 jobs at 100% to 125% of average regional wages

	250 Jobs at 125% of Regional Average Wage			500 Jobs at 100% of Regional Average Wage		
	Additional Jobs	Additional Earnings	Additional Tax Revenue*	Additional Jobs	Additional Earnings	Additional Tax Revenue**
Chemical Manufacturing	933	\$33 Million	\$20 Million	1,866	\$53 Million	\$19 Million
Data Processing	681	\$29 Million	\$16 Million	1,361	\$46 Million	\$16 Million
Agricultural Food Processing	400	\$43 Million	\$25 Million	1,602	\$68 Million	\$24 Million
Motor Vehicle Manufacturing	1,109	\$43 Million	\$28 Million	2,218	\$69 Million	\$25 Million
Research and Development	480	\$29 Million	\$16 Million	1,920	\$46 Million	\$16 Million
Company Headquarters	784	\$24 Million	\$13 Million	1,568	\$38 Million	\$13 Million

\* over 10 years

\*\* over 5 years



# 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 14th anniversary.**

MOBILIZING  
YOUR  
WORLD™







For more information or to register for one or more volunteer days, contact Alyssa at 989-753-5200 or [alysadeplonty@sshfh.org](mailto:alysadeplonty@sshfh.org)

**May 10-12, 2017**

*Women Build is an opportunity to empower women—those volunteering and those receiving help. Together women build a better future for women.*

**Raise \$200** to fund repairs to homes that will be sold to low-income families.

315 W. Holland Avenue Saginaw, MI 48602 · (989) 753-5200 · [sshfh.org](http://sshfh.org) · [www.facebook.com/HabitatForHumanitySaginaw](http://www.facebook.com/HabitatForHumanitySaginaw)

**BUSINESS DIRECTORY****APPRAISAL SERVICES**

**Clarence W. Osborne Jr.,**  
Certified General Appraiser  
Residential and Commercial  
989-746-9721  
989-780-2088

**AUTO**

**Garber Buick**  
5925 State Street  
Saginaw, MI 48603  
989-497-4444

**Labadie Olds**

711 S. Euclid  
Bay City, MI 48706  
Terry Reed, Sales Professional  
989-667-2000 Ext. 341  
Direct 989-460-0341  
Fax 989-667-0103  
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  
[Leonwal@yahoo.com](mailto:Leonwal@yahoo.com)

**Saginaw Valley Ford Lincoln**

4201 Bay Road  
Saginaw, MI 48603  
Parys Liddell - Sales Consultant-Lincoln  
Certified Representative  
989-792-2453

**Jones Pre-Owned Auto Sales**

3623 Dixie Highway  
Saginaw, MI 48601  
989-401-8120

**AUTO DETAIL****Morningstar Auto Detail Shop**

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

**AUTO REPAIR****Saginaw Fleet Service**

Wayne Lewis - Manager  
6273 Dixie Hwy.  
Bridgeport, MI 48722  
989-777-7010

**BANK****Community State Bank**

Offices in: Albee • Birch Run  
Chesaning • Montrose • New Lothrop  
Saginaw Loan Center • St. Charles  
Thomas Township  
[www.gotocsb.com](http://www.gotocsb.com)

**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

**Unique Cuts & Massage**

1502 Court Street  
Saginaw, MI 48602  
989-327-2338

**Unique Cuts II**

3125 E. Holland  
Saginaw, MI 48601

**Unique Cuts III**

4797 Dixie Hwy.  
Saginaw, MI 48607

**Unique Styles Beauty Salon**

119 S. Jefferson Ave.  
Saginaw, MI 48607

**CLEANING SERVICES****Best Choice  
Floor Maintenance & Carpet  
Cleaning**

989-316-8327  
[bestchoicefmandcc@hotmail.com](mailto:bestchoicefmandcc@hotmail.com)

**Dentists****Jack W. Nash, DDS Cosmetic and  
Restorative Dentistry**

1320 S. Washington Ave.  
Saginaw, Michigan 48601  
989-752-1200

**EMPLOYMENT SERVICES****Great Lakes Bay Michigan  
Works!**

312 E. Genesee  
Saginaw, MI 48607  
Phone 989-752-3145  
Fax 989-752-3075

**FASHION****Where Did U Get That Hat?  
Specializing in Custom Designs  
"Sunday's Best"**

Yvonne Ellison/Milliner  
Phone 989-529-4193  
E-mail [ye Ellison@aol.com](mailto:ye Ellison@aol.com)

**FINANCIAL****Team One Credit Union**

520 Hayden Street  
Saginaw, MI 48607  
989-754-6575  
888-288-3261

**Wanigas Credit Union**

1837 Bagley  
Saginaw, MI 48601  
989-759-5780

**FLORISTS****Erika's Flowers**

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

**FOOD & DINING****Spencer's Route 46**

Spence Dambro Proprietor  
5530 Gratiot  
Saginaw, MI 48638  
989-793-3400  
[www.spencerfinefood.com](http://www.spencerfinefood.com)

**FUNERAL HOMES****Evans & Browne's Funeral Home**

441 N. Jefferson Avenue  
Saginaw, MI 48607  
989-754-0481  
[www.evansbrownesfuneralhome.com](http://www.evansbrownesfuneralhome.com)

**HEATING AND COOLING****HORIZON**

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

**HEALTH CARE SERVICES****ComForcare Home Care**

515 N. Washington Ave.  
Suite 404  
Saginaw, MI 48607  
989-752-5501  
[www.mbsmichigan.comforcare.com](http://www.mbsmichigan.comforcare.com)

**First Choice Staffing Agency**

339 S. 25th Sreet  
Saginaw, MI 48601  
(989) 890-1659 (989) 714-7303  
[FirstChoiceStaffing15@gmail.com](mailto:FirstChoiceStaffing15@gmail.com)

**Great Lakes PACE**

3378 Fashion Square Blvd.  
Saginaw MI 48603  
Phone: 989-272-7610  
Fax: 989-272-7669  
[www.greatlakespace.org](http://www.greatlakespace.org)

**PHOTOGRAPHY****E. B. Studio**

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

**PUBLICATIONS****David Hall**

Crimiel Publications LLC  
POB 20061  
Saginaw, Michigan 48602

**RESTAURANTS****Rite Spot**

1205 Lapeer  
Saginaw, MI 48601  
989-754-6001

**RETAILERS****GREEKS "R" US**

2203 E. Genesee  
Saginaw, MI 48601  
989-755-4925  
[riggins52@charter.net](mailto:riggins52@charter.net)

**SHOE REPAIR****Morgans Shoe Repair**

308 Federal Ave.  
Saginaw, MI 48607  
989-755-9207

**TOWNSHIP GOVERNMENT****Buena Vista Charter Township**

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

**THE MICHIGAN BANNER APPRECIATES ALL OF OUR ADVERTISERS!**



**FUNDRAISING GOOD TIMES****Gifts for Gifts? What is Your Practice?**

*As a donor, what do you want in return for your gift? A letter? Public recognition? Opportunities to meet with like-minded people? Access to the organization's leadership? A plaque? A pen? Your family's name on a building?*

*As an organization, what do you offer to your donors as a way of thanking them for supporting your work? Do you have a policy that meets the diverse tangible and intangible needs and wants of your donors and prospective donors? Do you offer meaningful recognition to donors at all levels?*

There are many schools of thought on this topic. Some are held by donors, others are organizational policy. Some of these are articulated and well defined. Some are unconscious, unspoken or unaddressed.

Here are two exaggerated examples. One is "I believe in the vision and what you are doing and your impact. That is enough. Spend your money and time on your mission and not on me."

Another is "I always expect to be acknowledged and thanked for my giving. I want to know that my gift means something to you."

Neither is better. And, there are as many variations on these themes as there are donors.

In the first example, we remind organizations that this request is not an invitation to ignore a donor, neglect to thank him or her, or to not encourage involvement. In the second example, we remind our clients that seeking to raise one's public profile, honor a family member, or publicize one's business is not a negative motivation for giving. Like altruism it is one of many motivations and should be respected.

As a donor, what are your expectations? What is important to you? Do you share your expectations with the organizations you give to? For example, with an annual gift do you send an email with your request for anonymity, or your request to visit the organization and learn more about its work? As a major donor, do you let the organization's representative know that you want to honor your mother

with her name on a building and that this is important to your family? Do you ask for a letter detailing the terms related to your gift?

As an organization, have you had a conversation about what types of donor recognition are aligned with your mission and vision? Have you talked with a sample of your donors to learn what is important to them? Have you adopted policies? Are they implemented in a consistent and timely way?

Regardless of policy, here are a few things to consider as it relates to acknowledgement. Take the time to thank your donors and personally acknowledge their giving and how it affects your ability to serve, educate and advocate. When possible, send a handwritten note. Send it today, not six months later.

At the end of the day donor acknowledgement is about understanding and respecting the diversity of reasons that drive people's giving and how they want to be recognized. It is an important part of the fundraising process.

*Copyright 2017 – Mel and Pearl Shaw*

*Mel and Pearl Shaw are authors of four books on fundraising available on Amazon.com. For help growing your fundraising visit [www.saadandshaw.com](http://www.saadandshaw.com) or call (901) 522-8727.*

*Image courtesy of 123RF.com.*



*Mel and Pearl Shaw | Courtesy Photo*

## EDUCATION

# Perfect score: 100% of CMU med students secure residencies

*All 62 students from first class placed in residencies; half to stay in Michigan*



Courtesy Photo

Every graduating medical student in the nation has today marked as Match Day. It takes place on the same day, at the same time, at every medical school. It is the day future doctors learn if and where they will do their residency training.

Central Michigan University's College of Medicine today experienced its first-ever Match Day, and each of its first class of doctors-to-be — all 62 of them — obtained placements. Nearly half — 47 percent — were matched to residency programs in Michigan.

This 100 percent placement is especially notable because the number of medical students far exceeds the number of U.S. residencies. In 2016 for example, more than 10,000 students went unmatched.

"I am excited for my match and for all of my classmates, as everyone matched today," Kush Sharma, a Kalamazoo native, said. "Having been a part of this small of a class, we are like a family."

Sharma was matched with Grand Rapids Medical Education Partners in vascular surgery.

Match Day is the medical school version of March Madness. A computerized mathematical algorithm is used by the National Resident Matching Program to align the specialty and location preferences of medical students with the preferences of program directors to fill positions at U.S. teaching hospitals.

It's a dramatic event, with embargoed match information released to students in sealed envelopes opened simultaneously across the nation at 11:59 a.m. EST. "Today is a momentous event in the history of our university and our college. This is our inaugural class, and the very first Match Day experienced by our faculty, staff and students," College of Medicine Dean Dr. George E. Kikano said. "It also is an exciting day for the state, because of our unique mission focused on preparing physicians to serve in rural and medically underserved regions of Michigan.

"CMU is changing the face of health care in the state, in this moment."

The 62 students in CMU's inaugural class matched in the following areas:

- emergency medicine – 19 percent;
- internal medicine – 18 percent;
- family medicine – 11 percent;
- psychiatry – 8 percent;
- pediatrics, anesthesiology, obstetrics/gynecology and general surgery – 24 percent; and
- the remaining 20 percent in various other specialties.

"These results mean the mission of the CMU College of Medicine is more than a promise," said Dr. Steve Vance, associate dean of clinical education. "Our mission is now a reality. After years of hard work and a match application process that began last fall, these students are about to discover their roles in our health care system. I'm incredibly proud of this class."

Kikano said CMU is breaking ground in addressing the shortage of physicians in Michigan and the need for quality health care. He notes that CMU students learn the science of medicine while also learning to put the patient first — to consider the whole patient in the settings of their individual communities.

"I'm grateful to our outstanding faculty, our supportive staff, and our incredible clinical partners throughout Michigan who help provide outstanding educational experiences for these students," Kikano said. "Today is a day to celebrate being one step closer to reducing health disparities and improving access to high-quality health care in the state."

"This day means I have a future. I get to train and hopefully make my mom and dad proud," Yasha Parikh, an Okemos native said.

Parikh was matched at Mount Auburn Hospital, a Harvard Medical School-affiliated hospital in Cambridge, Massachusetts. She is the 10th radiologist in her family. Her father, Samir Parikh, is a radiologist with Henry Ford Allegiance Health in Jackson. Her mother, Smruti Parikh, is a radiologist in cardiovascular private practice in Okemos. The National Resident Matching Program expects the 2017 match to be the largest in history, exceeding the more than 42,000 applicants who registered for the 2016 match and the more than 4,800 residency programs at institutions across the country that offered more than 30,000 positions last year.

### Match Day with CMU's clinical partners

CMU Medical Education Partners, in partnership with the CMU College of Medicine, focused on the opposite end of the matching process, securing residents for its five residency programs to perform specialty training in Saginaw for the next three to four years. CMEP (formerly Synergy Medical Education Alliance) was formed in 1968 to provide undergraduate, resident and physician clinical training. It partnered with the College of Medicine in 2012.

"We have a total of 32 applicants matching in our programs this year," said Dr. Mary Jo Wagner, CMU Medical Education Partners' director of graduate medical education. "We'll have four new residents in the psychiatry program, four in OB/GYN, six in family medicine, eight in internal medicine, and 10 in emergency medicine. One of our goals for these programs is that many of these new doctors choose to stay in our community after they finish their training."

The CMU College of Medicine, established in 2009, has a mission to improve access to high-quality health care in Michigan, especially in rural and medically underserved regions. It was created to address an anticipated shortage of 4,000 to 6,000 physicians in Michigan by 2020. Data released this week by the Association of American Medical Colleges cites an anticipated shortage between 41,000 and 105,000 doctors throughout the U.S. over the next decade.



# STARS SVSU Nightline Pilot Route Launches



**SAGINAW VALLEY STATE UNIVERSITY NIGHTLINE PILOT PROGRAM**  
Reliable transportation for SVSU students to shop, rock, bowl, dine and more.

**We drive.** SV SAGINAW VALLEY STATE UNIVERSITY

The SVSU Nightline is a four-week pilot partnership program between SVSU, STARS, Student Association, and the Kochville Township DDA. For more information, go to the SVSU Student Association's Facebook page.

Departs from the SVSU Student Center at the top of the hour  
9 p.m. • 10 p.m. • 11 p.m.  
Midnight • 1 a.m.

Departs from Hamilton/Court Street at the bottom of the hour  
9:30 p.m. • 10:30 p.m. • 11:30 p.m.  
12:30 a.m. • 1:30 a.m. • 2:30 a.m.

Thursday – Friday – Saturday

**Four Weekends**  
March 23-25  
March 30-April 1  
April 6-8  
April 20-22

**NO SERVICE EASTER WEEKEND**

The route includes:

Applebee's	McDonald's
Baywood Lounge	Outback Steak House
Buffalo Wild Wings	Red Eye Coffee Shop
Cardinal's Nest Tavern	Retro Rocks
Hamilton Street Pub	Stardust Lanes
J.B. Meinberg's	White's Bar
Jimmy John's	Woody O'Brien's
Mac's Bar	

The SVSU Nightline offers SVSU students a safe and reliable ride between 9 p.m. and 3 a.m., Thursday through Saturday between SVSU's campus and Old Town Saginaw. Along this route, students will have the opportunity to stop at various entertainment options including restaurants, bowling, cinema, live music and more. The SVSU Nightline is free to SVSU students who show an SVSU student I.D. upon entry.

1 - SVSU STUDENT CENTER, PINE GROVE APTS AND PIERCE ROAD ROUNDABOUT  
2 - CARDINAL'S NEST TAVERN  
3 - BUFFALO WILD WINGS  
4 - APPLEBEE'S  
5 - FASHION SQUARE CINEMA  
6 - STARDUST LANES  
7 - BAYWOOD LOUNGE  
8 - WHITE'S BAR  
9 - HAMILTON AND COURT INTERSECTION

The SVSU Nightline departs at the top of the hour from SVSU's Student Center and at the bottom of the hour from the Hamilton and Court street intersection.

Through a partnership with Saginaw Valley State University (SVSU), the Kochville DDA, and local businesses, the Saginaw Transit Authority (STARS) launches the SVSU Nightline bus route pilot this week.

STARS Site Manager Glenn Steffens today announced the pilot project, which is aimed at providing night time transportation to SVSU students as well as other Saginaw residents. Regarding the pilot, Steffens said, "This route will help bring needed access to local venues and provide students with free transportation to get as far as Old Town safely. STARS currently doesn't operate at night, so I see this as a much-needed step in the direction of STARS taking on later service hours. The feedback so far has been great – and we haven't even started yet."

The STARS SVSU Nightline will run beginning 9pm until 3am on Thursday through Saturday night for four weekends: March 23-25, March 30-April 1, April 6-8, and April 20-22 (No Service Easter Weekend). The bus fare is \$1.50 for the general public, but SVSU Students ride for free with a valid Student ID. "If you are an SVSU student and want to get out to the City, then the Nightline is for you. If you're a resident and want transportation from

Old Town to the Tittabawassee corridor and back, or happen to live along the route on Bay Road and would like to get out for a movie or dinner, then the Nightline is for you. This pilot route is about safe transportation at night. It's about bringing local businesses foot traffic. And it's about a new way of funding much-needed service through public/public and public/private partnerships," said Steffens.

The Nightline bus will depart SVSU at the top of every hour beginning at 9pm, then stopping by a number of hotels and restaurants on the Tittabawassee corridor, the Fashion Square Cinema, Stardust Lanes, ending at the Michigan/Hamilton area at the bottom of the hour. The bus will then head back to SVSU along the same path. The last dropoff will be at SVSU at 3am. "It was amazing to hear from so many SVSU students that had never even been to the City," said Steffens, adding, "It's our hope that the Nightline will breathe even more energy into the city of Saginaw, SVSU, and, of course, STARS." A flyer for the route can be found at <https://pbs.twimg.com/media/C7DP0WhWcAA0X9u.jpg>.

# Saginaw County Chamber of Commerce supports "YES" vote on Saginaw Public School District Millage Renewal on Tuesday, May 2, 2017



Bob VanDeventer  
Courtesy Photo



Luis Canales  
Courtesy Photo

Saginaw, Mich – On Tuesday, May 2, 2017, the residents of Saginaw, Zilwaukee, Buena Vista and Kochville Township (all municipalities within the Saginaw Public School District) will go to the polls to vote on a ballot proposal to renew the 19-mil non-homestead millage for Saginaw Public School District.

If passed, the millage will allow the Saginaw Public School District to collect per-pupil funding for the students absorbed when the Buena Vista School District was dissolved. Since that time, the Saginaw Public Schools absorbed students from the BV School District but there was no legal authority to collect the non-homestead taxes.

"Passing this millage request simply allows the Saginaw Public School District to collect non-homestead taxes paid by business, in order to cover the costs of the additional students previously attending Buena Vista

Public Schools", said Saginaw County Chamber President & CEO, Bob VanDeventer. "The businesses in Saginaw County support the school district. They recognize that this millage must pass in order to authorize the Saginaw Public School District to collect those tax dollars."

Nexteer Executive Director, Global Corporate Affairs, Luis Canales said that "it is important that this millage vote passes. The Saginaw Public Schools provide educational services to these additional students and the funding needs to follow. Nexteer has been a willing partner in supporting public schools and will continue to support public education in Saginaw."

The 28-member Board of Directors for the Saginaw County Chamber of Commerce overwhelmingly supported passage of this millage.

## COMMUNITY

## James Richardson, Jr. Named Judge Marable Student of the Year



Flint, Michigan - 67th District - Flint Division Judge Herman Marable, Jr. and his Citizens Advisory Committee announced that James Richardson, Jr. of Flint has been selected as the Judge Marable Student of the Year for the 2015-2016 school year. James, 16,

is currently a junior at Grand Blanc High School.

He was honored in a ceremony in Judge Marable's Courtroom in Flint on Friday where he received a \$500.00 award, trophy, and certificate. His name has been engraved on a plaque on permanent display and

was unveiled during the ceremony.

James intends to pursue a degree in criminal justice and ultimately become a Prosecuting Attorney.

He is a member of the Grand Blanc High School varsity basketball team, a participant in the Upward Bound program at Mott College, and he does volunteer work with several faith-based organizations, as well as the Food Bank of Eastern Michigan, area nursing homes and back-to-school rallies.

The Judge Marable Student of the Month/Year program was established in 2004 by Judge Marable and his Citizens Advisory Committee to encourage Genesee County high school students to focus on academic achievement and career goals. Each month during the school year (September-June) a 10th grade student is recognized and awarded a \$75.00 prize, trophy, and certificate based on the completion of an application and essay about their career goals. Last year, the committee selected its 100th Judge Marable Student of the Month.

Tenth grade students who are city of Flint or Genesee County residents, or who attend public, charter, or private schools located in Genesee County are eligible to apply for the Judge Marable Student of the Month/Year Award.

Further information on the Judge Marable Student of the Month/Year Award and applications are available on line from [www.judgemarable.net](http://www.judgemarable.net) or from high school guidance counselors or principals or by calling (810) 597-7795.

## Fostering Futures Scholarship Application Period Now Open

**Nearly \$900,000 in Scholarships Awarded Since 2012**

LANSING, Mich. – Young adults who have experienced foster care now have an opportunity to apply for a scholarship from the Fostering Futures Scholarship Trust Fund, according to the Michigan Department of Treasury (Treasury).

From March 15 to June 30, eligible students enrolled at a Michigan degree-granting college or university have an opportunity to apply for a Fostering Futures Scholarship up to \$3,000. Awards are given based on need and paid to the students' college or university to assist with tuition, fees, room, board, books and supplies.

“A growing number of our youth are reaching

adult age while in foster care and have no resources to pay for college when they age out of the system,” said Robin Lott, executive director of the Michigan Education Trust (MET). “This scholarship provides some help with college expenses when no other assistance may be available.”

Since 2012, nearly \$900,000 has been raised and awarded to students. The program is supported through individual donations, group donations, sponsorships, ticket sales, auctions and many volunteer-based fundraising events.

Funds raised during the calendar year are distributed annually to scholarship recipients. Another

option for donors, the education endowment, returns a portion of investment income annually as scholarships.

The Fostering Futures Scholarship is a joint effort between the Michigan Department of Treasury, Michigan Education Trust (MET) and the Michigan Department of Health and Human Services.

To apply or learn more about the Fostering Futures Scholarship, go to [www.fosteringfutures-mi.com](http://www.fosteringfutures-mi.com). Questions should be directed to Treasury's Student Scholarships and Grants area at [ssg@michigan.gov](mailto:ssg@michigan.gov) or call toll-free at 1-888-4-GRANTS (888-447-2687).



# Mission In The City Community Development

*Vision to Transform the community "one person, one block at a time"*

**PROJECT #1 2000**  
Houses & Land



We purchased over 70 lots of land for future development



**Project #2 2010**  
A Gated Community Sports & Fitness Park  
217 S. 7th St.



In 1999 Pastor Rufus Bradley led the members of New Life Baptist Ministries to do a survey seeking the felt needs of the community in order to position the church to better serve the people by becoming more externally focused. In the survey we discovered many needs but committed to the top six which are as following:

- Recreation

- After school programs
- Child Care
- Safe place for seniors
- Jobs
- Better Housing

In 2006 New Life Church made these six community ideas for development their Mission In The City which is now the 501 C(3) Community

Development Arm of the church with a vision to "Make life better for the people in Saginaw and Saginaw County by restoring our community one person one block at time".

In 2000 our focus was one houses and land in the community.

## Saginaw Community Foundation grants \$237,625 in latest grant cycle

Saginaw, Mich. – Between Jan. 13 – Mar. 17, 2017, Saginaw Community Foundation (SCF) granted \$237,624.62 supporting 30 programs and projects via its designated, donor advised and competitive grant processes.

"Every person who has supported the foundation – whether through donations, volunteering or advocacy – has helped us give much needed support to area programs. It's people like you who truly help make an impact in Saginaw and make our community a better place," said Reneé Johnston, president and CEO of the foundation. "We strive to grant funds to support programs that will make a difference in our communities."

Grants awarded during recent cycles were funded by the Dow Corning Foundation Donor Advised Fund, the FORCE Youth Advisory Fund, the SCF Unrestricted Fund, the Senior Citizens Enrichment

Fund, the YWCA Fund for Women & Children, as well as various designated and donor advised funds.

Currently, SCF manages 25 unrestricted funds, 67 designated funds and 52 donor advised funds.

Organizations interested in applying for a grant through SCF can learn more at [saginawfoundation.org/site/grants](http://saginawfoundation.org/site/grants), or contact Kendra Kempf, program officer, at (989) 755-0545 or [kendra@saginawfoundation.org](mailto:kendra@saginawfoundation.org). Applications for the next competitive grant cycle are due by May 1, 2017.

The following SCF funds provided designated and donor advised (non-competitive) grants, Jan. 13 – Mar. 10, 2017:

- Dow Community Gives – \$2,000**
- Triple Threat Basketball Team – \$1,000**
- St. John's Lutheran Church Youth Group (Merrill) – \$1,000**

- Heroes For Kids Donor Advised Fund – \$8,500**
- First Ward Community Center – Literacy Arts Cultural Enrichment Recreation – \$2,000**
- Friends of Hoyt Park – Youth Baseball – \$2,000**
- Houghton-Jones Neighborhood Association – All Around the Neighborhood – \$3,500**
- Saginaw County Community Action Committee (CAC) – Literacy +1 Afterschool Program – \$1,000**

**K.P. Karunakaran Family Foundation Fund – \$6,100**

**Southern Poverty Law Center – \$100**

**Tri-City Hindu Temple – Charity and building construction – \$6,000**

JUMP TO PG 25, Saginaw Community



**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 percent 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, former Dem. Calif. Congrsmn., Dist. 43.*

**“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**



# WEDDING *inspirations* E X P O

SUNDAY,  
APRIL 9<sup>TH</sup>  
1:00 - 4:00 PM

- ◆ Over 55 Vendors & Wedding Specialists!
- ◆ Special Show Promotions & Door Prizes!
- ◆ Models in the Latest Bridal Fashions!
- ◆ Music, Refreshments & Specialty Drinks!
- ◆ Live Wedding Scenes!

For more information, or to become a vendor, contact Miranda Csutora at Horizons Conference Center at **989-799-4122**, or via email at [mirandac@horizonscenter.com](mailto:mirandac@horizonscenter.com). Additional show information can also be found at [www.horizonscenter.com](http://www.horizonscenter.com).

Only  
**\$5**  
PER PERSON

# HORIZONS

ART OF HOSPITALITY



FROM PG 25, Saginaw Community  
**Stevens Family Foundation Fund – \$3,000**  
**First Presbyterian Church - Ecumenical Food  
Pantry – \$1,500**  
**Children's Zoo at Celebration Square - ADA Train  
Car – \$1,500**

The following organizations received grants to support programs/projects via various competitive grants available through SCF:

**Children's Zoo at Celebration Square – \$58,000** (\$20,000 from the Senior Citizens Enrichment Fund; \$15,412.65 from the SCF Unrestricted Fund; \$9,587.35 from the Healthy Youth Healthy Senior Endowment Fund; \$8,000 from the Dow Corning Donor Advised Fund; \$5,000 from the FORCE Youth Advisory Committee Fund)  
ADA Train Car

**Covenant HealthCare – \$5,110.81** (from the Senior Citizens Enrichment Fund)  
Covenant HealthCare Yoga Classes for the Oncology Population

**Downtown Saginaw Farmers' Market – \$4,000** (from the Dow Corning Donor Advised Fund)  
Promotion of the Downtown Saginaw Farmers' Market

**First Ward Community Center – \$8,000** (\$4,101 from the Lulah C. McMullen & Family Endowment Fund; \$2,000 from the YWCA Fund for Women and Children; \$1,899 from the At-Risk Youth Fund)  
Literacy Arts Cultural Enrichment Recreation (LACER) Summer Day Camp 2017

**Frankenmuth Community Education – \$2,000** (from the SCF Unrestricted Fund)  
The Andrews Brothers

**Freeland Little League – \$8,000** (from the Dow Corning Donor Advised Fund)  
Field Upgrades

**Friends of Hoyt Park – \$7,500** (\$4,742 from the Mildred Culbert Kelly & Fred W. Kelly Fund; \$2,758 from the SCF Unrestricted Fund)  
Ball Diamond Infield Grooming Tractor Replacement

**Girls on the Run (URR) – \$2,857** (\$1,857 from the FORCE Youth Advisory Committee Fund; \$1,000 from the YWCA Fund for Women and Children) Program, 5K, and Outreach Supplies

**Hearts for the Community – \$8,000** (from the Dow Corning Donor Advised Fund)  
Picnic Tables, Leveling and Landscaping

**Houghton-Jones Neighborhood Association – \$11,500** (\$5,399 from the Lulah C. McMullen & Family Endowment Fund; \$4,101 from the Saginaw County Child Development Fund; \$2,000 from the YWCA Fund for Women and Children)  
All Around the Neighborhood

**Hospital Hospitality House – \$2,500** (from the Carl Werth, Sr. & Ruth Werth Memorial Fund)  
Website Redesign

**Midland Center for the Arts – \$4,000** (\$1,500 from the Arthur H. Webster Fund; \$1,500 from the FORCE Youth Advisory Committee Fund; \$1,000 from the Dow Corning Donor Advised Fund)  
Mid-Michigan Voice Academy

**National Inventors Hall of Fame (Invent Now) – \$4,500** (from the FORCE Youth Advisory Committee Fund)  
Camp Invention STEM Programs in partnership with Saginaw Public Schools, Saginaw Township Area Schools, and Saginaw Area Catholic Schools

**New Beginnings Enrichment Center – \$6,000** (from the Dow Corning Donor Advised Fund)  
One Week, One Street – Home Improvement Supplies

**Pit & Balcony Theatre – \$20,000** (\$10,000 from the SCF Unrestricted Fund; \$10,000 from the Senior Citizens Enrichment Fund)  
2017-2018 Play Season

**Saginaw Basin Land Conservancy – \$5,000** (\$3,000 from the Arthur H. Webster Fund; \$2,000 from the FORCE Youth Advisory Committee Fund)  
Pollinators and Plants of the Saginaw Bay Watershed:  
A Pocket Naturalist Field Guide

**Saginaw Bay Symphony Orchestra – \$7,610.81** (\$5,110.81 from the Senior Citizens Enrichment Fund; \$1,591 from the SCF Unrestricted Fund; \$909 from the Saginaw Community Arts Fund)  
Brilliantly Orchestrated

**Saginaw Choral Society – \$1,500** (\$1,000 from the YWCA Fund for Women and Children; \$500 from the FORCE Youth Advisory Committee Fund)  
Choral Palooza 2017

**Saginaw Community Foundation – \$10,300** (from the Healthy Youth Healthy Senior Endowment Fund)  
Michigan Health Endowment Fund Grant

**Saginaw County Community Action Committee (CAC) – \$11,750** (\$7,857 from the Lulah C. McMullen & Family Endowment Fund; \$2,000 from the YWCA Fund for Women and Children; \$1,893 from the Arthur H. Webster Fund)  
Literacy +1 Afterschool Program

**Saginaw County Parks and Recreation – \$7,000** (\$6,407 from the SCF Unrestricted Fund; \$593 from the Neighborhood Revitalization Fund)  
City of Saginaw Bicycle Rack Beautification Project

**Underground Railroad – \$5,000** (from the Lulah C. McMullen & Family Endowment Fund)  
Children's Furniture Upgrade

**Underground Railroad – \$7,896** (from the Dow Corning Donor Advised Fund)  
Voice Over Internet Protocol (VoIP) System

**Women of Colors – \$10,000** (\$5,000 from the FORCE Youth Advisory Committee Fund; \$3,000 from the Arthur H. Webster Fund; \$2,000 from the YWCA Fund for Women and Children)  
Student and Future Technology (SaFT)

For more information  
about the Saginaw Community Foundation  
visit <http://www.saginawfoundation.org>





# The Great Lakes Bay Region Does Better with Garber.

"As a business owner in the Great Lakes Bay Region, having such a reliable dealer in the area is a tremendous asset. Whether I am searching for dependable personal or company vehicles, I know I can always look to Garber for their top of the line service and selection. They don't stop with great personal service, the Garber family takes great pride in being a member of this community, a quality that I greatly admire. I have been a customer for many years and look forward to many more with Garber Automotive. **It matters where I buy my car.** That's why I buy from Garber!"

Brandon J. Bordeaux, Chairman/CEO  
Caravan Facilities Management, LLC



GoGarber.com



## Spencer's Restaurant

5530 Gratiot Road

between M-47 & Center Rd. in Saginaw, MI

989.793.4500

www.spencersroute46.com

**NOW OPEN EVERYDAY at 4pm**

Spencer Dambro, Owner



## B. Wendell Parker

Certified Ford Lincoln Sales Professional



Saginaw Valley Ford Lincoln  
4201 Bay Road  
Saginaw, MI 48603

Phone – 989.792.1700 Ext. 123 Fax – 989.792.0599

Mobile – 989.280.0114 Email – bparker@saginawvalleyflm.com



Terry Reed

Sales Professional - Used Cars



**Thanks Mr. and Mrs. Brown for your Business.  
Birdie Brown thanks for the referral.**

Phone (989) 667-2000 Ext 341

Direct (989) 460-0341

Fax (989) 667-0103

Email terry.reed@labadieauto.com

Website www.labadieauto.com

Labadie Buick Cadillac GMC • 711 S. Euclid Avenue • Bay City, MI 48706



# Zonta Club of Saginaw Offers Program Scholarship for Young Women in STEM



The Zonta Club of Saginaw is pleased to offer a unique scholarship opportunity to young women in Saginaw County who are pursuing interests in STEM (Science, Technology, Engineering, and Math).

The scholarship will cover the program fee for one participant to the Inland Seas Education Association's 2017 Young Women in STEM Program. This is a three-day research-based program for high school students who have a strong interest in science, technology, engineering, and math. On each trip, 10 participants eat, sleep, and work aboard a schooner while exploring the function and health of the Great Lakes.

The Inland Seas Education Association offers two program dates. The first program departs from Frankfort on June 18th and arrives in Suttons Bay on June 20th. The second program departs from Charlevoix on July 28th and arrives in Suttons Bay on July 30th.

Applicants must be female, a Saginaw County resident, and at the qualifying grade level (just completed 8th grade through just completed 12th grade). Applications are due by mail or email no later than April 14, 2017. To access the application and instructions, visit <http://schoolship.org/programs/ypis/> or email [ktesch@undergroundrailroadinc.org](mailto:ktesch@undergroundrailroadinc.org). For more information on the program, please visit the Inland Seas Education Association website.

The Zonta Club of Saginaw was founded in 1938 and is one of over 1,200 clubs of Zonta International. Zonta International seeks to advance the status of women worldwide through service and advocacy. For more information on the Zonta Club of Saginaw visit their website at <http://www.zonta15.org/saginaw.html>.

**For more information on the Zonta Club of Saginaw visit their website at <http://www.zonta15.org/saginaw.html>**

**Wanigas Credit Union** celebrating **65 YEARS** WITH **\$650 OFF\*** YOUR **MORTGAGE CLOSING COSTS**

*welcome HOME*

\*Loans currently financed with Wanigas CU are not eligible for this offer. Valid on first mortgage loan amounts of \$50,000 and greater. Excludes Home Equity and Non-Conventional Mortgages. Cannot be combined with any other offer. Offer valid through April 30, 2017.

Apply Online Today for Free Mortgage Pre-Approval  
**WANIGAS.COM**





# Maximize Results

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

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







# We care about our Communities



Team One has served Michigan Communities for over 80 years and remains a safe and secure place for all your financial needs.

## Team One Offers a Variety of Products & Services

- ✓ Checking with Debit Cards
- ✓ Auto & Home Loans
- ✓ FREE Mobile & Online Banking
- ✓ College Loans

...And much, much more!



For Team One locations visit [TeamOneCU.org](http://TeamOneCU.org) or call 989-754-6575



# SAVE THE DATE

FRIDAY, APRIL 28, 2017

# DINE & UNWIND

FEATURING 40 WINES TO TASTE, PLUS ...

BOURBON TASTING | BEER SAMPLES | LIVE+ SILENT AUCTIONS | 50/50+ TRIP RAFFLES

Previously known as Wines Around the World, our newly renamed 14TH ANNUAL event will bring together area restaurants to showcase their specialties and match an appropriate wine with the food.

Proceeds benefit CAN Council Great Lakes Bay Region's programs and services in Bay County.

**FRIDAY, APRIL 28, 2017**

5:30 to 9 p.m.

**DOUBLETREE BY HILTON HOTEL  
BAY CITY – RIVERFRONT**

TICKETS: \$75 per person

*Reserve a table by  
purchasing 10 tickets*

EVENT SPONSOR:



Together we CAN stop child abuse and neglect.

For information or tickets, call CAN Council Great Lakes Bay Region – Bay County at (989) 671-1345 or visit [cancouncil.org](http://cancouncil.org).



*Women of Color's Presents...*  
**LJ Reynolds and the Dramatics**  
 July 1, 2017  
 7:00pm  
 The Temple Theatre

Tickets are available now at the following locations;

<b>The Temple Theatre</b> 201 N. Washington Ave. Saginaw, MI 48607 Phone: (989) 754-7469	<b>Creative Computers</b> 817 E. Genesee Ave. Saginaw, MI 48607 Phone: (989) 755-9290	<b>The Music Planet</b> 517 W. Carpenter Rd. Flint, MI 48505 Phone: (810) 787-0099
---	--	---



Opening performance:  
 Chet Allen

**\$39**  
Reserved seating

**\$49**

FOR GROUP TICKET DISCOUNTS PLEASE CONTACT THE TEMPLE THEATRE (989) 754-7469

# Home Entertainment

*You belong*  
**HOME**  
*We want to say...YES*  
 Call today for a quick and easy pre-qualification letter.

**wildfire**  
credit union

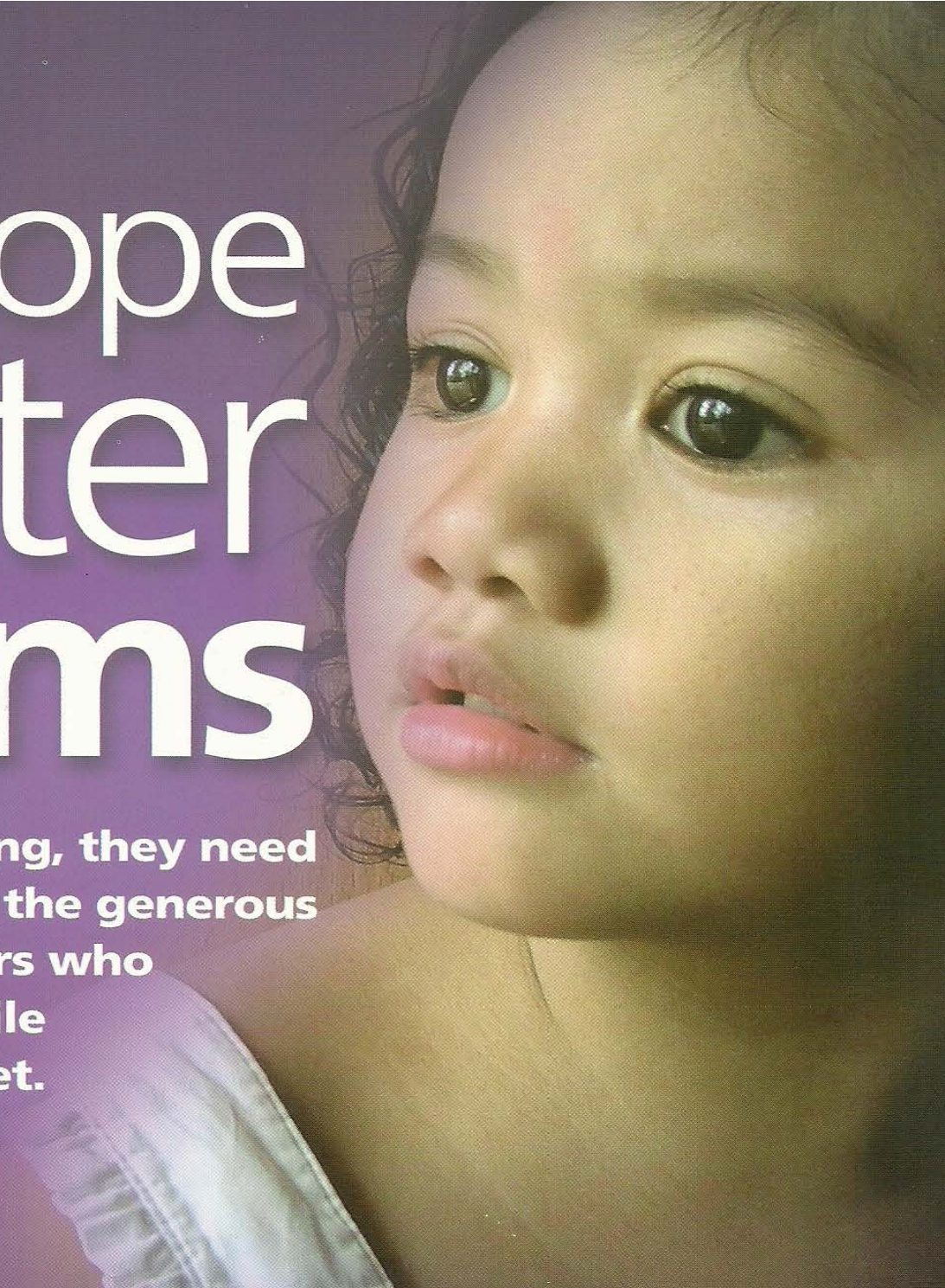
Member **FDIC** EQUAL HOUSING LENDER

We offer low mortgage rates to build, buy, or refinance your home — with a variety of financing options to fit your family's needs. Our experienced lenders know the Mid-Michigan market and will guide you through every step of the process.

**ISABELLA BANK**  
 bank local. bank *anywhere*

[isabellabank.com](http://isabellabank.com) | 800.651.9111 | [isabellabankmi](https://www.facebook.com/isabellabankmi)





# Raise Hope and Foster Dreams

When a family is struggling, they need to know they can rely on the generous help and support of others who will take in their kids while they get back on their feet.

**Become a  
foster parent**  
[michigan.gov/hopeforahome](http://michigan.gov/hopeforahome)

**1-855-MICKIDS**

Call to learn more  
about foster care



Department of Human Services (DHS) will not discriminate against any individual or group because of race, religion, age, national origin, color, height, weight, marital status, sex, sexual orientation, gender identity or expression, political beliefs or disability. If you need help with reading, writing, hearing, etc. under the American with Disabilities Act, you are invited to make your needs known to a DHS office in your area.



## NON-PROFIT DIRECTORY

**CAN Council Saginaw County**

1311 N. Michigan Avenue  
Saginaw, MI 48602  
989-752-7226 / fax 989-752-2777  
www.cancouncil.org

**The New Ezekiel Project**

jamie@theezekielproject.com  
P.O. Box 3470  
Saginaw, MI 48605-3470  
Phone: 989-755-1620  
Fax: 989-755-4038  
www.theezekielproject.com

**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  
www.greatlakespace.org  
jdarby@greatlakespace.org

**Great Lakes Bay Health Centers**

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 James Avenue  
Saginaw, MI 48601  
989-928-9096

**Mobile Medical Response**

834 S. Washington Ave.  
Saginaw, MI 48601  
989-758-2900

**Samaritas Community Center**

3145 Russell Street  
Saginaw, MI 48601  
989-752-5805

**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 Avenue  
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

## Saginaw-Shiawassee Habitat for Humanity Welcomes All!



Saginaw-Shiawassee  
**Habitat  
for Humanity®**

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*





## Meet Marcelle Smith



Marcelle Smith | Courtesy Photo

Even though he humbly says, “I am still Marcelle,” some would argue that Marcelle Smith’s life has been anything but average.

Smith, at the age of 31, has experienced life as a PK (Preacher’s Kid) and TK (Teacher’s Kid), an account executive for a professional baseball team and now as the Executive Minister at one of Saginaw’s oldest houses of worship, Mt. Olive Institutional Missionary Baptist Church, 1114 N. 6th Street.

Smith, the son of Mt. Olive Pastor Dr. Marvin T. and First Lady Omie Anderson-Smith, was born in Shreveport, Louisiana. He received his primary schooling in Saginaw, graduating in 2004 with honors from Arthur Hill High School. He went on to attend Florida A&M University as a Presidential Scholar, where he graduated magna cum laude with bachelor’s and masters degrees in business administration and later a master’s of divinity degree from Vanderbilt University.

As the son of a prominent local preacher and a public school teacher, Smith admits that growing up in Saginaw had its challenges.

### EARLY DISCIPLINE LEADS TO OPPORTUNITY

“There was a lot of discipline,” he recalls. “Growing up, I did not enjoy the discipline. It seemed like I was always at church and doing homework – from school and from my mother – when I wasn’t participating in sports. However, once I got to college, I realized how much I appreciated and continue to appreciate the discipline my parents

instilled in me by their expectations and example.”

Upon completing his degree at Florida A & M, Smith returned to Saginaw and worked as a procurement specialist for Saginaw Future, Inc. He then served as an account executive for the Great Lakes Loons professional baseball team. Then it happened.

### CALLING

“I was called to full-time ministry in the spring of 2011,” he said. “I was working for the Great Lakes Loons in Midland. I was staying with my parents and youngest sister at the time, but I would not see them much. I would get up for work after they were gone to work and school, then return home after they had gone to bed.

“Desiring a family myself, I knew I could not continue living that lifestyle long-term. I was missing church on Sunday and Wednesday Bible Study. As much as I was enjoying my job and as much as I loved sports, I knew that it was wrong for me to be spending time at a baseball game as opposed to with God and God’s people.

“I started praying and reading a book that my dad encouraged me to read years before entitled *Ordering Your Private World* by Gordon MacDonald. Through prayer and prayerfully reading that book, it became crystal clear to me that I was called to full-time ministry, including God directing me to attend Vanderbilt University’s Divinity School.”

### JOURNEY

Shortly after completing his studies at Vanderbilt, Smith began to put God’s plan in action, first serving as an assistant at Mt. Zion Baptist Church in Nashville, TN and then as a special assistant at Triumph Church in Detroit.

Today, his journey continues. As Executive Minister at Mt. Olive, he handles the church’s administrative duties, including managing staff, the building and serving as the contact person for ministry leaders. In addition, he conducts hospital and school visitations with and/or on behalf of Pastor Smith. He is also the primary bible study teacher when Pastor Smith is absent.

So far, Marcelle says that his evolving role at Mt. Olive has been rewarding. The relationships that he formed and lessons that he gained growing up in the church that he now helps to lead, have been rewarding and continue to be great.

“To pretend like there are no pre-existing

relationships and experiences would be a disservice to all,” he observed.

“For the most part, my close friends remain close friends. They understand the changes I have decided to make. They also respect them, even when they do not understand or agree with the changes. They are as supportive of me now as they were when we met, whether that was in high school, college, the Kudos or church. With church elders, some treat me the same, some treat me different, and with some, it is a mixture of both. And I would not have it any other way. I am still Marcelle.”

### ADVICE

Pastor Marvin T. Smith, who was called to preach the gospel of the Lord Jesus Christ in 1990, said that he advises the following to all young preachers, including his son:

“I encourage all preachers to understand that they belong to God. It is God’s business as to what He chooses to do with each preacher, with or without that preacher’s consent. Second, God rewards faithfulness. As the preacher lives for God, God fulfills the needs of the preacher and their family. Last, God uses the preacher to serve His people. The preacher’s worship of God manifests itself in a number of ways. Serving God’s people as preacher, teacher, counselor and so forth are all ways of the outworking of the preacher’s worship, dedication, and faithfulness of God.”

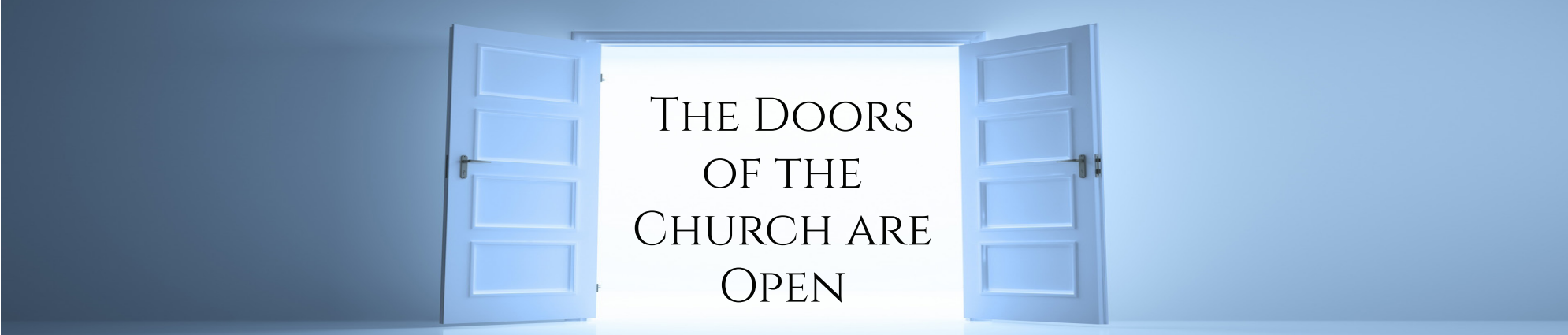
### TODAY AND TOMORROW

Marcelle said that he remains positive about Saginaw and would like the church to be actively involved in improving the quality of life here.

“I love Saginaw,” he says. “When I read or hear negative comments about Saginaw, it bothers me at my core. I believe God wants me to apply His Word in the City of Saginaw as those ministers before me have done. There are two passages, among many others, that be used to illustrate what I believe Saginaw can be: Luke 4:18-19 and Matthew 25:31-46. In a nutshell, Saginaw should be a place where everyone’s needs are met, for that is God’s will. I believe as a minister of the Gospel, the church should lead the way in accomplishing this goal.”

Marcelle is the oldest child of Dr. Marvin T. and Mrs. Omie Anderson-Smith. He is the proud brother of Marche’ and MaKenzie and the proud father of Josiah Timothy Smith.





THE DOORS  
OF THE  
CHURCH ARE  
OPEN

## Corinthian Church



Rev. Roy L. Manning and his wife, Beatrice, have served as leaders of Corinthian Missionary Baptist Church in Saginaw since 1992.



In 1968, Roy Manning started his career in teaching where he taught math, health and business at Central Middle School in Saginaw. In 1982 he became assistant principal. His wife, Beatrice Manning was also a teacher and retired after 30 years from Webber Middle School in Saginaw. They both retired in 2002 to become full time ministers.



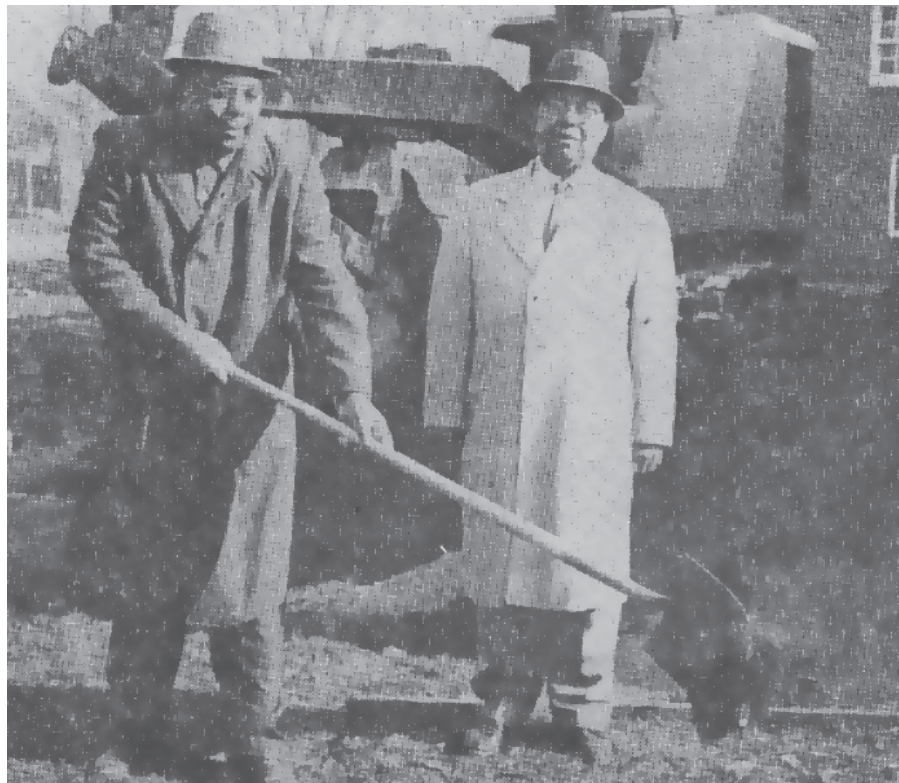
Over the years, the couple has facilitated several activities and fundraising events to further the church's mission and enhance the community including several building renovations to better serve their members.



Corinthian Missionary Baptist Church is located at 104 S. 10th in Saginaw and their doors are open to all who wish to attend!



# From Here, To There: Mt. Olive Institutional Missionary Baptist Church



*Courtesy Photos*

In 1932, a small group of people organized a club known as the Busy Bees. Mrs. Leroy Lyons was the first president of this club. It was out of this group that the Mt. Olive Baptist Church was formed on February 27, 1933, at the home of Mr. and Mrs. Wilbur Gills. There were thirtytwo people who became charter members of the church. Some of the early members were Deacon George McCorey, Brother Leroy Lyons, Sister Silvellia Gills, Sister Opel Rodgers, Sister Elnora Buchanan and Brother Wilbur Gills.

The Rev. James Arnold was the moderator of the Recognition Council. The Rev. F.C. Jones and Rev. Epps were also members of the Council. Rev. Matthew Toomey became the first Pastor of the Church. He served for a period of four years from 1933-1937. Reverend Toomey added many souls to the congregation under his leadership.

In 1938, the Rev. W.G. Wilson was extended a call from the church. He came and served faithfully for two years. The church progressed under his administration. Reverend Wilson resigned because of illness.

The First corporate of this church was as follows: Brother Felix Weathers, Chairman of the Deacon Board; Brother George McCorey, Chairman of the Trustee Board; Brother J.W. Irby, Superintendent of Sunday School; Brother Willie Rodgers, Treasurer,

Sister Henretta Woods, Sister Silvellia Gills, Secretary; SisterKatie Lee, Mission President; Sister Mary McCorey, Choir President; Sister Opel Riders, Usher Board President; Sister Lily Jefferies, President of the Mothers' Board.

The Rev. O.C. Thomas succeeded Rev. Wilson in 1941 and was instrumental in the construction of the first church building in the present location. This building was completely destroyed by fire in 1944. Rev. E.L. Todd served as interim Pastor for a few Months after Rev. Thomas Resigned. Rev. R.B. Bradley was called to the pastorate of this church and served until May of 1958. Under the leadership of Rev. Bradley, the church grew rapidly spiritually, numerically and financially. The building was enlarged; a nursery, choir loft, pastor's study, and the finance room were added. Parking space and the house next to the church were purchased and paid in full.

The Rev. James Paris Wilson was called to the pastorate of this church in October, 1958. A native of Memphis, TN Pastor Wilson came to us from Third Baptist Church in Detroit, Michigan. He was a 1942 Graduate of Wesleyan University in Delaware, Ohio and Payne Theological Seminary in Wilberforce, Ohio.

Under Pastor Wilson's leadership, the church

underwent several major renovations and the membership grew to over 500 members. In 1962, ground was broken for a \$135,000 addition, which included the educational wing consisting of 20 classrooms and a basketball court. A major renovation was completed in 1969. The nave of the church was enlarged and additional classrooms were added in the basement area and the Pastor's study was erected.

Thirteen auxiliaries were active in supporting and organizing an array of special projects throughout the year. The congregation also was a major supporter of projects sponsored by the Wolverine State Baptist Convention.

In 1990, under Pastor Wilson's leadership, Mt. Olive dedicated its church annex, now known as the J.P. Wilson Fellowship Hall, on the ground level. The new fellowship hall is barrier free, with easy access to classrooms and sanctuary. The facility was constructed by MCS Construction Company and financed debt-free by the loyal membership through tithing and liberal offerings at a total cost of \$343,648.

In 1993, after the retirement of Dr. Wilson, an associate minister of Mt. Olive, Rev. Eddie J. Williams consented to serve as interim Pastor.

**Jump to PG 39, Mt. Olive**



**Continue from PG 38, Mt. Olive**

Rev. Williams had been a faithful member and helper to Dr. Wilson and the entire congregation. He was responsible for maintaining the church programs that were in place. Dedicated to the call of Christ, Rev. Williams served the Mt. Olive congregation with a humble spirit until the Rev. Nile E. Smith, Jr., received the call to Pastor Mt. Olive in 1994. He was the former pastor of College Grove Baptist Church in Texarkana, Arkansas. Pastor Smith served here as pastor for two years. During those two years, Mt. Olive continued to be a leading congregation in the city, state and nation among National Baptists.

Again, the Rev. Eddie Williams was asked to serve as interim pastor. He readily agreed to serve and hold up the banner for Christ. Rev. Williams served until Mt. Olive called Rev. Marvin T. Smith, a native of Shreveport, Louisiana, who accepted the partnership that was ordered by the Lord in October of 1998.

A profound teacher and preacher, Pastor Marvin T. Smith came to Mt. Olive from Mt. Hopewell Missionary Baptist Church in Nashville, Tennessee. Since coming to Mt. Olive, Pastor Smith was instrumental in establishing several new ministries, including the media ministry and the singles' ministry. Seven new "trained" Deacons have been added to the Deacons Ministry; television and radio broadcasts of preaching and teaching sessions are aired weekly. A mission and vision statement have been developed that encompasses the goals that Mt. Olive seeks to attain in promoting the Kingdom of

Christ.

A Tuesday noon prayer and praise service has been initiated under Pastor Smith's administration. Attendance at Sunday School, Sunday morning services, mid-week Bible Study and various other services has increased tremendously. A new members' class, taught by the Pastor, was established to accommodate those new to the congregation to the workings of the Baptist Church, in general, and Mt. Olive, specifically.

Indeed, Mt. Olive has a rich history. A church that continues to grow with the blessings of God!







**ONE DAY...** | *They'll need to go to college*

A MET 529 prepaid college savings plan makes a great holiday gift. Buy college credits for the future at today's prices and we'll waive the \$25 enrollment fee. Use coupon code: 2017MPA



www.SETwithMET.com



*One of a kind designs for all occasions*

***Yvonne E. Cabine***

Design Specialist/Milliner

wheredidugethathat.net  
email: yeellison@aol.com

Saginaw, Michigan  
989.529.4193



## FAITH BASED DIRECTORY

**Bethel AME Church**

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

**Bread of Life Harvest Center**

Seniro Pastor Rodney J. McTaggart  
3726 Fortune Blvd.  
Saginaw, MI 48603  
989-790-7933

**Christ Disciples Baptist Church**

Founder Pastor Eddie Benson  
Pastor Genevieve Benson  
3317 Lapeer Street  
Saginaw, MI 48601  
989-754-2444

**Christ Fellowship Baptist Church**

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

**Corinthian Baptist Church**

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

**Faith Harvest Church**

Bishop Ronald E. Chipp  
1734 N. Mason  
Saginaw, MI 48602  
989-799-4200  
Website: [www.faithharvestministry.org](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 Renaissance**

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

**Greater Williams Temple**

Bishop H.J. Williams  
4095 Windmere Dr.  
Saginaw, MI 48603  
989-755-5291

**Jacob's Ladder**

Pastor Dempsey Allen  
1926 Fairfield Street  
Saginaw, MI 48602  
989-799-6601

**Life in Christ Ministries**

Pastor Dennis Cotton, Sr.  
2915 S. Washington Road  
Saginaw, MI 48601  
989-401-4465  
[LifeInChristMinistries07@gmail.com](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.messiahsg.org](http://www.messiahsg.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  
2395 S. Outer Drive  
Saginaw, MI 48601  
752-8485

**New Hope Missionary Baptist Church**

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

**New Life Baptist Church**

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

**New Mt. Calvary Baptist Church**

Pastor Alfred "AJ" Harris Jr.  
3610 Russel St.  
Saginaw, MI 48601  
989-754-0801

**Ninth Street Community Church**

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

**Prince of Peace Baptist Church**

825 North 24th Street  
Saginaw, MI 48601  
989-754-2841  
Pastor Robert C. Corley Jr.

**St. John Ev. Lutheran Church**

Pastor Connie Sassanella  
915 Federal Avenue  
Saginaw, MI 48607  
Phone: 989-754-0489  
Worship: 9:30 AM  
[stjohnlutheranelcasaginaw.weebly.com](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  
989-755-9406  
[facebook.com/ThePottersTouch](https://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. Broadus  
2930 Janes Street  
Saginaw, MI 48601  
989-752-0751

**Victorious Belivers Ministries Church**

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

**Wolverine State Baptist Church**

615 S. Jefferson Ave.  
Saginaw, MI 48607

**World Outreach Campus of Greater Coleman Temple Ministries**

Supt. H.J. Coleman Jr.  
2405 Bay Rd.  
Saginaw, MI 48602  
989-752-7957

**Zion Missionary Baptist Church**

Pastor Rodrick Smith  
721 Johnson  
Saginaw, MI 48607  
989-754-9621

**OBITUARIES AND MEMORIALS // To Celebrate a life Call 989.753.3475, or email [themichiganbanner@gmail.com](mailto:themichiganbanner@gmail.com)**



# Saginaw Spirit Honors Players and Supports Community



Saturday, March 18th the Saginaw Spirit and the Garber Management Group proudly presented the United Way of Saginaw County with a donation of \$27,728.00. Thank you to all of the Garber Employees who Live United and who donated throughout this year!



Saturday, March 18th the Saginaw Spirit honored and thanked Saginaw Spirit OA's #29 Hayden Hodgson, #11 Kris Bennett, and #29 CJ Garcia for their hard work and commitment during their 5 year careers in the Ontario Hockey League. The Saginaw Spirit wishes you the best of luck with your futures and we will miss you here in Saginaw.

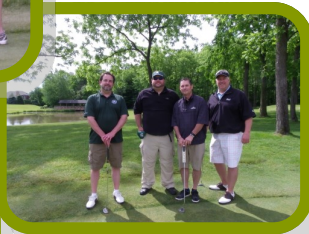
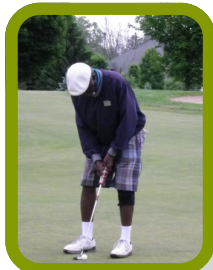
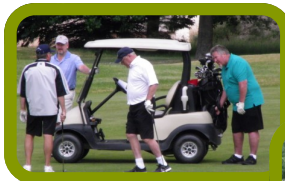


Wednesday, March 15th the Saginaw Spirit proudly announced the Saginaw Spirit Charitable Foundation in partnership with Rescue Ministries of Mid-Michigan has raised \$62,688.00 during their sixth annual "Hockey for the Homeless" night on March 4, 2017 at The Dow Event Center.

*If you know of a community event you would like to see the players at, please reach out to Charley Porter at [cporter@saginawspirit.com](mailto:cporter@saginawspirit.com)*



The Saginaw County Sports Hall of Fame  
Is in it's 16th year of raising funds.  
Join us for Fun, Prizes and Great Golf.  
All net proceeds will benefit projects for the SCSHOF



Join us by playing, donating or sponsoring

# SCSHOF

## Golf Outing

Monday, June 12, 2017

The Sawmill Golf Club

19 Sawmill Blvd, Saginaw, MI 48603

Fee: \$100 per Individual Golfer

**Includes:**

Greens Fees, Open Driving  
Range, Hotdog Lunch at the  
Turn, Tee Favor,  
Steak Dinner

**Format:**

4 person scramble  
Registration:  
9:00a.m. 10:00a.m.  
shotgun start

**SAWMILL GOLF CLUB**  
EIGHTEEN HOLES OF UNIMAGINABLE GOLF

Voted 'The Best of the Best Golf Course'  
this premier golf course offers a unique experience  
in the game of golf. It's natural wetlands, pine  
groves and bunkered fairways provide the challenge  
expected from our design work without sacrificing  
the need to accommodate various levels of play.  
A golf course community in the heart of Saginaw  
Township, Sawmill Golf Club plays 6,735 yards from  
its championship tees and finishes with a beautiful  
545 yard Par-5 that will have the player  
exhilarated until the very end.

**Contact Our Directors :**

kschultz@svsu.edu C-989-225-2715  
reeder.tom@gmail.com C-989-220-7900  
Jim Petteys 989-798-4645  
Al Pettyplace 989-798-2223

**ATTENTION**  
Wednesday, March 1, 2017



Gudfella's Barbershop  
will be relocating to  
310 North Michigan  
Saginaw, MI 48602



**Leon Washington,**  
Sales Professional

5155 State St. 989.790.5155  
Saginaw, MI 48603 866.790.5155

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



Cadillac Doretta Williams  
is at it again with her new  
2016 Cadillac SRX



**POLITICS & PUBLIC POLICY**

# Schuette Thanks Senator Judy Emmons for Support of Continued OK2SAY Funding

*With number of tips up 55% from 2015, OK2SAY is more important than ever*

LANSING, MICH – Michigan Attorney General Bill Schuette today thanked Michigan State Senator Judy Emmons for her legislation to continue funding Michigan's school safety initiative, OK2SAY.

"I greatly appreciate Senator Emmons and the bill she introduced today; she is taking a big step to help Michigan students feel safe in the classroom and the hallways. Across Michigan, students are submitting tips to OK2SAY by texting, calling or using the OK2SAY app to report when they feel unsafe, or when they see a friend or classmate being bullied or in trouble. With continued funding, Michigan kids will continue to have a place to turn for help."

OK2SAY: Helping Michigan Kids Stay Safe  
OK2SAY is the student safety program that allows students to confidentially report tips to trained technicians on potential harm or criminal activities directed at school students, school employees, or schools. A partnership between the Department of Attorney General and Michigan State Police, OK2SAY empowers students to break the code of silence, step up, speak out, and get help before a situation turns into a tragedy.

In 2016, OK2SAY received 3,359 tips — up nearly 55% from 2015. Tips were received in 29 of 30 tip categories including:

- 800 tips on bullying;
- 569 tips on suicide threats;
- 480 tips in the other category, which covers a multitude of tips from depression to discrimination;
- 307 tips on self-harm; and
- 279 tips on cyberbullying.

OK2SAY has already received almost 700 tips in the first two months of 2017. Technicians received 275 tips in January and 416 tips in February. For more information about the program, please visit the OK2SAY website.

## Buena Vista Charter Township Ordinance: *Noxious Weeds and Tall Grass*



Buena Vista Charter Township is giving notice of its Noxious Weed Ordinance No. 126, beginning May 1st – Sept. 30th 2017. To view ordinance visit the clerk's department.

Please be advised that the 2017 Tall Grass & Weed Cutting season is fast approaching. Township "ORDINANCE #126 WEED CONTROL ORDINANCE" provides that all Buena Vista Charter Township Property owners are required to maintain the grass and/or weed growth of their property to be no more than 6 inches at any time.

Beginning May 1st, thru Sep 30th, the Township D.P.W. crews will begin mowing properties in violation of this ordinance at a cost of \$80.00 Per hour or per lot (Whichever is less), with a minimum charge of \$80.00 Per cut to cover labor, maintenance, repair and replacement of equipment, plus a \$20.00 administration and processing fee for billing and collection of said violations.

Complaints of high weeds and/or tall grass should be directed to the Township Clerks Department, and questions concerning billings are to be directed to

Assessor's office.

Billed property owners must pay fines within 30 days of billing or said charges and fees will be assessed to their December tax bill. Violations of this ordinance may also be cited as a MISDEMEANOR with additional penalty and fees. For more information regarding vegetation and/or noxious weeds, please contact the Township office at 754-6536.

Barbara Campbell, Clerk  
Buena Vista Charter Township





## SPRING BREAK IS FREE NEXT YEAR!

### MI Renaissance Zone

- ✔ Pay No State Income Tax through 2026
- ✔ Pay No City Income Tax through 2026
- ✔ Property Taxes Reduced by more than 70%

Assuming a household income of \$200,000 and estimated property value of \$200,000:

- ✔ State of Michigan income tax savings  
Current rate is 4.25% = **\$8,500**
- ✔ City of Saginaw income tax savings  
Current rate is 1.5% = **\$3,000**
- ✔ Property tax savings at reduced rate  
From 46 mills to 13 mills = **\$3,250**
- ✔ **Estimated Annual Savings = \$14,750**



ShaheenDevelopment.com



406 North Hamilton Street, Old Town Saginaw

Riverview Brownstones on Hamilton is anchored in one of the State of Michigan's investment-friendly Renaissance Zones, which designate specific areas as essentially tax free. Use your savings in ways that truly enhance your life. Take a Florida vacation, pay for college tuition or buy a new car!

For more, please visit [RiverviewBrownstones.com](http://RiverviewBrownstones.com)



**OPEN HOUSE:**  
Every Sunday  
from 2-4pm

For a private tour, please call (989) 399-0089





# We unleash.

**MORE THAN 100 UNDERGRADUATE AND GRADUATE PROGRAMS OF STUDY.**

***You are so much more than a student.** At SVSU, we see and cultivate your full potential. Our award-winning faculty each partner with you to pursue hundreds of different research opportunities, study abroad experiences, academic conferences and practical internships. Cardinals fly far beyond the classroom. We unleash our students around the globe — from presenting at Oxford University to touring Asia for a new cultural perspective.*



**SAGINAW VALLEY  
STATE UNIVERSITY**

#WeCardinal

[svsu.edu/opportunity](http://svsu.edu/opportunity)



7400 Bay Road • University Center, MI 48710 • (800) 968-9500 • [admissions@svsu.edu](mailto:admissions@svsu.edu)







# TERRY REED

Sales Professional - Used Cars

Phone (989) 667-2000 Ext 341

Fax (989) 667-0103

Direct (989) 460-0341

Email [terry.reed@labadieauto.com](mailto:terry.reed@labadieauto.com)

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

Labadie Buick Cadillac GMC • 711 S. Euclid Avenue • Bay City, MI 48706

