



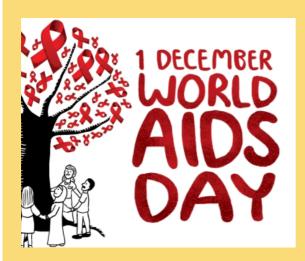






Leading in Diversity, Empowering Communities and Changing Lives

themichiganbanner.com



Saginaw County Department of Public Health Recognizes World AIDS Day

Health, Pg 14



Zeta Amicae Auxiliary of Saginaw Zeta Phi Beta Sorority, Inc. celebrates 50 years of Service

Pg 2

Two local Police Departments make history with new hires



courtesy photo

Buena Vista makes history, promotes first woman to sergeant

On November 27, Buena Vista Township Police Department made history by swearing in the first woman as sergeant. Norris' job will include overseeing the road patrol division of the 12-officer police force. Norris, who has worked in law enforcement in Flint and Pontiac, has been with the Buena Vista Township Police Department for over seven years.

Also sworn into the Buena Vista Township Police Department is Officer Alexis Frierson.

Chief Reggie Williams was Frierson's high school basketball coach and now she will join him on another team.

Saginaw County promotes first black woman to full-time lieutenant

Last month, Lt. Ebony Simmons-Rasco made history when she became Saginaw County Sheriff's first black female lieutenant. She had previously made history nine years ago when she became the first black female sergeant.

Zeta Amicae Auxiliary of Saginaw Zeta Phi Beta Sorority, Inc. celebrates 50 years of Service

On Saturday November 18, Zeta Amicae Auxiliary of Saginaw Zeta Phi Beta Sorority, Inc. celebrated 50 years of Service.

Zeta Amicae Auxiliary of Zeta Phi Beta Sorority, Inc. was founded in 1948. The **Zeta Amicae of Saginaw was** organized in 1967 by Annye P. Roberts, Elizabeth Baker and Charlena Schanke. We lend assistance to Zeta Phi Beta Sorority, Inc. and consist of women who have associate degrees or anything other than a bachelor degree, certifications as cosmetologist, barbers, secretaries, nurses, office assistance and women of finer womanhood status.

The event recognized 2017
Friend of Distinction, Terry
Pruitt and 2017 Community
Service Award, Louise
McKinnie. Additionally,
Presidential Awards were
presented to Elizabeth Baker
and Annye P. Roberts.

Continues on pg 4, Zeta Amicae Auxiliary Anniversary





Annye P. Roberts Presidential Award



Terry Pruitt Friend of Distinction



Louise McKinnie Community Service Award



THE MICHIGAN BANNER

301 E Genesee Ave, Suite 201B Saginaw, MI 48607 989.992.2600 publisherthemichiganbanner@gmail.com

OFFICE HOURS

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

PUBLISHER AND SENIOR EDITOR-IN-CHIEF

Jerome Buckley publisher022@gmail.com

EDITOR

Jiquanda Johnson

EDITOR EMERITUS

Rae Lynn Buckley

THE LATINO BANNER

PUBLISHER

Jerome Buckley
thelatinobanner@gmail.com

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

CONNECT WITH THE MICHIGAN BANNER ONLINE!

www.themichiganbanner.com Facebook.com/TheNewMichiganBanner Twitter.com/MichiganBanner

Buena Vista's Celebration of Lights

The "Celebration of Lights" ceremony will take place on December 8th at 6:00 p.m. at the Town Green Center which is located across the street from the Township Hall. Buena Vista is looking to create a new holiday tradition with the lighting of holiday decorations on the Towne Green. Refreshments will be served at the Township Hall immediately after the lighting. This event is free and open to the public.



Latino Banner LB 1 - LB 4 Health 14 Business and Wealth 19 Education 24 Community 29 Politics and Public Policy 39 Sports 41



From pg 2, Zeta Amicae Auxiliary Anniversary

2017 AWARD RECIPIENTS



Terry Pruitt - 2017 Friend of Distinction

Terry Pruitt is a native of Saginaw, Michigan. He is a 1966 graduate of Saginaw High School. He earned a B.A. Degree in Business Management from Western Michigan University in 1970 and a Master's Degree in Administration from Central Michigan University in 1978. His professional career and extensive community involvement spans more than 45 years.

Mr. Pruitt has received numerous awards for his community involvement and civic activities including the Dow Corporation Amy Houghton Award for Community Service, Governor's Service Award, the Dow Corning Dr. Martin Luther King, Jr. Award for Community Service, and the Second National Bank Community Service Award.



Louise McKinnie - 2017 Community Service Award

Louise blossomed in Luxora, Arkansas. She attended Saginaw Public School, is a graduate of Saginaw High and in 1976 earned an Associate Degree in Business Management.

Mrs. McKinnie has been a licensed cosmetologist for 35 years, an instructor at Bayshire Beauty Academy, Saginaw and Bay City for ten years. For 31 years she has been blessed to own and operate Reflections-of-U-Too Hair Salon, Barber Shop & Boutique. Louise created and organized the Look Good Fell Better Program and Wig Bank (gives and styles free wigs) for cancer patients where she has been an instructor/facilitator for ten years for the American Cancer Society. She is a member of Top Ladies of Distinction – chaplain, a longtime member of Truevine Missionary Baptist Church where she serves as President of the Deaconess, is a member of United Voices and the Mass Choir.





Congratulations to The Michigan Banner on your 15 year Anniversary & the

Heat of the City Award Recognition Luncheon

*Feta Omega Feta Chapter * Saginaw, Michigan* Dr. Traci L. Guinn Buckley, President

Elizabeth Baker Maggie Banchs Shuntai Beaugard Shanique Broom Anna Brown Erika Brown Katrina Crawford Maggie Faulk Veronica Frierson Stephanie Granberry Colleen Green

Ann Hoffman Valeriah Ann Holmon Roshunda Howell Mary Jackson Natalijia Jackson Amber Johnson Ruth Kemper Chennele Laster Bey **Audrey McKandes** Wilmer Ham McZee **Emma Morrison**

Shirley Nuckolls Annye Roberts **Evelyn Sangster Autumn Scherzer** Teresa Stitt Eleanor Taylor Lillie Thomas Whitney Thomas Glenda Richardson Vaughn



Zeta Amicae Auxiliary of Saginaw Zeta Phi Beta Sorority, Inc.

Ariends of Distinction

Dempsey Allen
Thomas Casey, Jr.
Alice Carter
Gary Loster
Terry Clark

Terry Sangster

Carl Williams
Henry Nickleberry
Clara Tatum Jackson
Marshall Thomas
Rev. Charles Coleman
Gena Amos

Christina Jones
Joseph Washington
Sharon Floyd
Jerome Buckley
Earleen Smithers
M.T. Thompson, Jr.



Tonya Vaughn

Andre Buckley



LATINO BANNER

LIDER EN LA DIVERSIDAD

Vamos Adelante



8th Annual Adelante Awards Recipients

Culture Award Maria Olivarez

Faith Award
Deacon Librado Gayton

Education AwardGilberto Guevara

Business Award Arthur Anguiano

Legacy AwardFelix and Josephine Gallardo

The Saginaw Hispanic Hall of Fame
David J. Torrez

- LB, Pg 4 -

La Unión Cívica Mexicana to host 8th Annual Adelente Awards



On Saturday, Dec. 2 at the Dow Event Center, La Unión Cívica Mexicana will host the 8th annual Adelante Awards. The Adelante Awards was established to recognize the contributions of Latino individuals in the community. Awards are given in five categories: Faith, Culture, Business, Education and Legacy.

La Unión Cívica Mexicana presented their 1st annual Adelante Awards in 2010.

In 2014, the event committee added the Saginaw Hispanic Hall of Fame honoring outstanding individuals posthumously who contributed immensely to our community.

The evening begins with a red-carpet cocktail hour with dinner music and entertainment at 5:00 p.m. and recognition and awards ceremony at 6:00 p.m.

Continues on LB Page 4, Adelente Awards

Community Board

Submit your announcements
and events at
themichiganbanner.com/submit Submit your announcements and events at themichiganbanner.com/submit





DISCLAIMER

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

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

DEADLINES

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



HOLIDAY * PARTY



6:00P.M.-12:00A.M.





MENU

Hors d'oeuvres

- Imported and Domestic Cheese Display with Assorted Crackers
- Paella with Chicken, Sausage, and Peppers with Infused Oils
- Spinach Dip with Pumpernickel Bread
- Hummus with Pita Chips

Salads

- Fresh Baked Dinner Rolls with Butter
- Mixed Green Salad with Sharp Cheddar and Blue Cheeses, Croutons, and assortment of Dressings and Vinaigrette
- Southwest Pasta Salad with Tomato Rotini with Roasted Corn, Scallion, Black Beans, Bell Peppers and Ancho Chile Lime marinade
- Wild Rice, Cranberry and Pecan Salad with Apple Cider Honey Vinaigrette

Dinner Entrées

- Carved Slow Roasted Prime Rib with Peppercorn and Herb Crust, with Au Jus and Horseradish Sauce
- Breast of Chicken Florentine with Garlic Parmesan Cream
- Roast Pork Loin with Honey Apricot Sweet Onion Glaze
- Three Cheese Saffron Risotto with Artichoke Heart, Roasted Peppers and Eggplant

HORIZONS

ART OF HOSPITALITY

HORIZONS Conference Center 6200 State Street | Saginaw, Michigan 989.799.4122 | HORIZONSCenter.com

Vegetables & Accompaniments

- Vegetable Mélange
- Herb Roasted Red Skin Potatoes

Desserts

- Assortment of Freshly Prepared Holiday Desserts to include Cheesecakes, Tortes, Fruit Pies, Mousse Shooters and holiday cookies
- Chocolate Fountain Trays with Fruits, Rice Crispy Squares, Pretzel Rods

Price

\$35 per person

Two complimentary drink tickets for each guest (*Plus 20% service charge and 6% sales tax*)

Music by Rusch Entertainment
Photobooth

Reserve your group today!

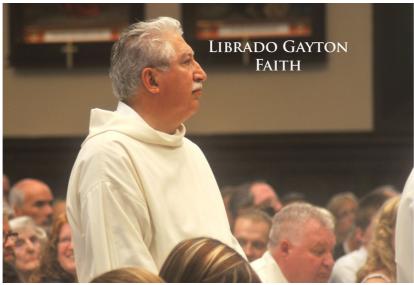
Call 989-799-4122

Continued from cover story, Adelante Awards

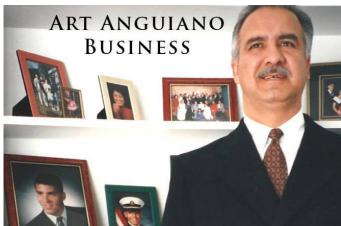
In addition to the awards presentation, the crowning of Rose Wiederhold as the 2017-2018 Union Civica Mexicana Queen will also takes place during the event. The Adelante Awards fulfills an obligation the founders of the non-profit organization set in 1945 – to promote cultural identity of awareness in the Saginaw Community and for the past seven years this celebratory event has been doing just that.

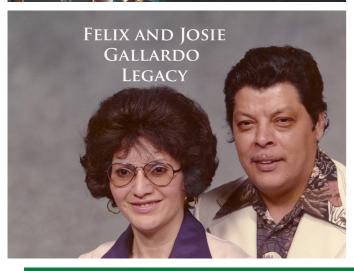
The following individuals will be presented by members of the Union Civica:











Culture Award - Maria Olivarez is a Saginaw culinary expert who specializes in traditional Mexican dishes.

Faith Award - Deacon Librado Gayton is a retired attorney who serves at Saginaw's St. Joseph Catholic Church and is a deacon within the Saginaw Diocese.

Education Award - Gilberto Guevara is vice commander of the Saginaw American G.I. Forum. He was the first Latino on the Saginaw Board of Education in 1978.

Business Award - Arthur Anguiano is a retired Farm Bureau agent. His family came from Texas as migrant workers and he went on to lead the Hispanic Business Association as a treasurer for 16 years.

Legacy Award - Felix and Josephine Gallardo were proprietors of El Gallito Restaurant, a popular Mexican eatery in Saginaw County from 1967-2011.

The Saginaw Hispanic Hall of Fame - David J. Torrez was an award-winning Saginaw artist who left an impeccable legacy throughout the Great Lakes Bay Region.

Believe. Do.

When a community works together, anything is possible. That's why we strive to create opportunities through jobs, education, and promoting the responsible use of our technology.

That's why we proudly support the Michigan Banner and congratulate its team on the occasion of the Banner's 15th anniversary!



© 2017 AT&T Intellectual Property. All rights reserved.



COMMERCIAL SERVICES

- INTERIOR DESIGN
- OFFICE FURNITURE
- COMMERCIAL FURNITURE
- SPACE PLANNING
- ERGONOMICS
- SOUND MASKING
- 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:

<u>PinnacleDesign.biz</u>

Facebook.com/PinnacleDesignSaginaw

RESIDENTIAL SERVICES

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





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 or call 989-754-6575



HEALTH

Saginaw County Department of Public Health Recognizes World AIDS Day

December 1, 2017 is World AIDS Day and serves as an opportunity to raise public awareness and improve education about HIV and AIDS. In the United States, there are 1.1 million people living with HIV and 1 in 7 of them don't know it. The estimated prevalence of HIV in the State of Michigan is 17,970. In Saginaw County, that number is 290 residents.

The only way to know for sure whether or not you have HIV is to get tested. You could have HIV and still feel healthy. Everyone ages 15 to 65 needs to get tested at least once. Some people may need to be tested more often. HIV is passed from one person to another by:

- Having unprotected sex with a person who has HIV
- Sharing needles with someone who has HIV
- Breastfeeding, pregnancy, or childbirth if the mother has HIV
- Getting a transfusion of blood that's infected with HIV (very rare in the United States)

The Saginaw County Department of Public Health encourages Saginaw County residents to get tested and offers confidential and anonymous HIV testing. Call for an appointment today at (989) 758-3880 or visit our website at www.saginawpublichealth.org.







OPEN ENROLLMENT IS ONLY 6 WEEKS LONG!

November 1, 2017 - December 15, 2017



We Can Help YOU Enroll!





Enrollment dates November 1, 2017 - December 15, 2017

Medicaid Expansion available year round.

We have trained specialists who are here to help you with your health insurance enrollment at any of our convenient health centers! Please call the number below to schedule an appointment with one of our Certified Enrollment Specialists.

Call our enrollment hotline for more information.

(989) 921-5353















Covenant HealthCare and Mary Free Bed Forge Partnership to Expand Inpatient Rehabilitation Care

Covenant HealthCare and Mary Free Bed Forge Partnership to Expand Inpatient Rehabilitation Care

This week, leaders from Covenant HealthCare and Mary Free Bed signed a partnership agreement to form a 50-50 joint venture. Working together, Covenant and Mary Free Bed will bring advanced rehabilitation care to Saginaw and the Great Lakes Bay Region.

Located in Saginaw, Covenant HealthCare is a 642-bed health care system. Providing quality inpatient rehabilitation has long been part of the care delivered to patients. The team believed the time was right to expand and enhance these services, looked extensively at options and ultimately selected Mary Free

Bed as a rehabilitation partner.

Nationally recognized for excellent patient satisfaction and rehabilitation outcomes, specialists from Mary Free Bed will share expertise, educational programs and research opportunities to expand and enhance services. The organizations are also exploring plans to design and construct a new freestanding center in Saginaw. In the meantime, the current inpatient rehabilitation area will be updated.

"This partnership underscores Covenant's focus on our patients' needs and the needs of their families," notes Ed Bruff, Covenant President and CEO. "Patients and their families travel across the state to receive the

advanced inpatient rehabilitation care that Mary Free Bed so wonderfully delivers. We are excited to see what this partnership will bring to patients in our community."

"Covenant is an organization with parallel values and a reputation for providing outstanding care," said Mary Free Bed CEO Kent Riddle. "We're thrilled to expand our services to Saginaw through this partnering."

Covenant is the newest member of the Mary Free Bed Rehabilitation Network, an alliance of 32 hospitals with 369 inpatient rehabilitation beds and more than 2,000 rehabilitation specialists across Michigan.

Operation Good Cheer delivering holiday gifts to Michigan foster children in numerous local communities

LANSING, Mich. – Foster children around Michigan will be granted holiday wishes through the annual Operation Good Cheer program.

Numerous Michigan Department of Health and Human Services offices are participating in the 46th annual Christmas-gift-giving program coordinated by Child and Family Services of Michigan.

Each child in the program creates a wish list with six gift ideas. Donors buy and wrap gifts from the wish lists.

Volunteers on Friday are collecting gifts from 22 pickup locations via donated ground transportation coordinated by Mike Pipia of Guardian Industries. They will continue their journey to Oakland County International Airport for distribution flights and local ground transport on Saturday.

All distribution flights and local ground transport originates from Oakland County International Airport, where volunteers will gather more than 19,000 gifts for sorting and loading at the host hangar provided by Pentastar Aviation.

Hundreds of volunteers will be at the airport throughout the two-day period to assist with the distribution effort.

Through the Spirit of Good Cheer flight, participating local social service agencies will greet flights at 26 airports and various ground destinations, where they will transfer the gifts for final distribution to children served by the agencies.

Through the efforts of Jerry Drew, retired Oakland County International Airport air traffic controller, and ground transportation by Guardian Industries, gifts will be distributed to agencies so the 6,453 children and youth sponsored by Operation Good Cheer this year will receive their gifts before Christmas.

MDHHS county offices participating include: Alcona, Alpena, Arenac, Bay, Benzie, Berrien, Cass, Clare, Clinton, Eaton, Gladwin, Gratiot, Hillsdale, Huron, Isabella, Jackson, Kalamazoo, Lake, Lenawee, Manistee, Missaukee, Montmorency, Mason, Mecosta, Muskegon, Newaygo, Oceana, Osceola, Saginaw, Shiawassee, Tuscola, Van Buren and Wexford.





608 South Michigan Avenue Saginaw, MI 48602

Ph: 989.799.4701 Fax: 989.799.8563

Get Results!

- Negligence Law
- Criminal Law
- Bankruptcy Law
- Workers'
 Compensation Law
- Social SecurityDisability Law

- Family Law
- Probate Law
- Collection Law
- Civil Litigation



PHILIP R. STURTZ



A. LEE STURTZ



PHILIP A. STURTZ





INTERSECTION OF BUSINESS & WEALTH

GLB Michigan Works! and Regional Employers Awarded \$2,143.535 in Skilled Trades Fund Grants



courtesy photo

For fiscal year 2018, Governor Snyder and the state legislature appropriated nearly \$29 million for the Skilled Trades Training Fund, a state-funded program designed to help employers develop the talent they need to compete and to grow. Great Lakes Bay Michigan Works! was awarded nearly \$2.2 million to fund training for 49 employers in the region.

Business services representatives from Great Lakes Bay Michigan Works! worked side-by-side with 54 area employers to help them compete for a portion of the funding. Great Lakes Bay Michigan Works! has been awarded grants since the fund's inception back in 2014. "This is the second year in a row we have successfully helped employers in five counties benefit from millions of dollars

in training to enhance talent, productivity, and retention," says Ed Oberski, Chief Executive Officer at Great Lakes Bay Michigan Works!

Great Lakes Bay Michigan Works! represents five counties including Bay, Midland, Saginaw, Isabella and Gratiot. Over 2,000 employees will be trained in programs such as Lean principles and techniques, advanced welding, CNC machining, safety courses and emergency medical courses just to name a few.

In accordance with the Michigan campaign "Going Pro," which is designed to help promote the perception of professional trades and stimulate opportunities in a variety of apprenticeship careers, the award of this grant funding with help 124 apprentices receive

more training in our region.

"We work closely with our local economic development partners across our region to ensure employers who are interested in pursuing these competitive grants are connected with our Business Services Team to complete the application process. Strong partnerships with Saginaw Future Inc., Bay Future Inc., Midland Tomorrow, Middle Michigan Development Corporation and Greater Gratiot Development, Inc. are helping employers in our region upgrade the skills of their workforce to increases their competitiveness in the marketplace," says Ann Marie Batkoski, Director of Business Services and Community Relations with Great Lakes Bay Michigan Works!







Business expansion, community revitalization project gain Michigan Strategic Fund approval

LANSING, Mich. – Projects expected to generate more than \$113 million in total investment and create 330 jobs in Southeast Michigan gained approval from the Michigan Strategic Fund, the Michigan Economic Development Corporation announced today.

"The Michigan Strategic Fund continues to help fuel new economic activity that strengthens and builds our communities while creating good jobs for our residents," said Jeff Mason CEO of MEDC, the state's chief marketing and business attraction arm that administers programs and performs due diligence on behalf of the MSF.

"Today's investments are the result of a vital longterm relationship with an international automotive supplier, and a concerted effort to expand investment into Detroit's neighborhoods beyond downtown," he said.

MSF today approved an increase to Brose New Boston, Inc.'s Michigan Business Development Program grant by \$2.7 million, for a total of \$6.95 million. Michigan was chosen for this business over competing sites in the U.S. as well as Mexico.

"Brose is proud to expand its operations in Michigan and to be part of the state's overall economic growth," said Brose New Boston General Manager Bill Hunter. "We will soon enter the recruiting phase and are looking forward to bringing 300 new jobs to the New Boston area."

Brose New Boston, Inc. and its parent, Brose North America Group are leading manufacturers of mechatronic components for vehicle bodies and interiors. Brose North American Headquarters is located in Auburn Hills with plants in Warren and New Boston – Huron Charter Township.

In 2014, the company was awarded a \$4.25 million Michigan Business Development Program performance-based grant for its investment of \$97.6 million and creation of 475 jobs at its New Boston facility. To date, the company has created 229 jobs

and is ahead of its required milestones. Over the next five years Brose New Boston will produce several new products and add new programs which will require additional investment of nearly \$105 million and the creation of an additional 300 jobs.

Huron Charter Township, via the Detroit Region Aerotropolis Development Corporation, is offering support to the project in the form of a 12-year property tax abatement valued at \$3.5 million. Individuals interested in positions with Brose should visit https://www.brose.com/de-en/career/.

"It's telling to see a global company like Brose continue to expand its investment in Wayne County and the region," said Wayne County Executive Warren C. Evans. "We're seeing continued interest in Aerotropolis and near the airport and that's translating to jobs and development. But this project also reflects how companies invest throughout a region and how our collective assets spur development."

Since Gov. Rick Snyder made his first investment mission to Germany in 2012 where he met with Brose executives, the company has committed to investing a total of \$262 million and creating 1,125 jobs in Michigan.

Meanwhile, in Detroit, Bagley Forest Properties, LLC plans to rehabilitate the former B. Siegel Department Store building in the city's Livernois and Seven Mile Avenue of Fashion district into the 7.Liv project. The project will include demolition of two additional adjacent structures and construction of a new structure that will complement the existing department store building. The completed project will consist of retail space, residential units and underground parking. The project is expected to generate a total capital investment of \$8 million and create 30 full-time equivalent jobs, resulting in a \$1.3 million Michigan Community Revitalization Program performance-based grant. The project aims to add density to the neighborhood, bring additional investment to the area, and attract residents to an improving neighborhood in Detroit.

1st State Bank to Break Ground in Midland

MIDLAND — 1st State Bank will expand its reach in the Great Lakes Bay Region as it breaks ground on a Midland office Tuesday, Nov. 28 at 11 am

The office, which will be located at 400 Ashman Street on the corner of Ashman and Buttles, is expected to be completed in the spring of 2018. It will be the bank's first Midland location and its fifth in the Great Lakes Bay Region.

"Midland has a very strong and vibrant local business community," says 1st State President and CEO Rick Goedert. "There have been a lot of changes in the banking environment, and it's important that Midland businesses have options—among locally owned and locally based banks.

"Since 1st State was founded, it's always been our plan to open a branch in Midland," Goedert says. "We are already serving a number of Midland businesses, and with our growth in Saginaw and Bay City, along with some of the changes that have occurred because of mergers and acquisitions, we felt it was the perfect time."

A full-service bank, 1st State was founded in 2004 by a group of Great Lakes Bay Region businesspeople and specializes in business lending and deposit services for businesses. Since that time, it has been one of the fastest-growing banks in its service area. Now with over \$250 million in assets, 1st State offers a wide variety of business lending, deposit and cash management options as well as value-added services such as remote deposits and free deposit courier service.

Besides the new Midland office, 1st State offers services at 601 N. Madison and 3907 Wilder Road in Bay City, 5424 State Street in Saginaw and at its main office at 4800 Fashion Square Boulevard in Saginaw.



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 Website www.labadieauto.com

McDonald Pontiac-GMC, Inc.

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

Saginaw Valley Ford Lincoln

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

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

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

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 yeellison@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

FOOD & DINING

Spencer's Route 46

Spence Dambro Proprietor 5530 Gratiot Saginaw, MI 48638 989-793-3400 www.spencerfinefood.com

FUNERAL HOMES

Evans & Browne's Funeral Home

441 N. Jefferson Avenue Saginaw, MI 48607 989-754-0481 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

First Choice Staffing Agency

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

Great Lakes PACE

3378 Fashion Square Blvd. Saginaw MI 48603 Phone: 989-272-7610 Fax: 989-272-7669 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

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

Honor the people in your life

It's here – the Christmas season. You cannot hide. It's everywhere! How will you choose to participate? Will you remember the "reason for the season?" Will you remember to express joy for the "light of the world?" Will you get caught up in expectations that cannot be fulfilled? Will you try to hide from it all? We have an idea: honor the people in your life with a gift to a nonprofit.

Yes, we know there are cynics out there, people who say "Oh, you didn't want to take time to shop for something special, so you just wrote a check to a nonprofit." Well, that is the height of cynicism. Any time you write a check there is no "just" in the sentence. It means a lot to share what you have with others. And, we are talking about more than just "checking the box" when it comes to making your gift.

We are suggesting you not only make a gift to a nonprofit, but that you write a letter or send an email to the person you are honoring. Tell them – in writing – how special they are to you. Lift up their good qualities. Speak from your heart. Be bold, and share what you are doing on social media – tell the story of those you admire and why. And tell the world about the organization you are making a gift to in their honor and why.

And don't forget to tell the nonprofit about why you are making the gift. If you are giving to a small organization, pick up the phone or write an email to let people know what you are planning and why.

Ask them to send a thank you to the person you are honoring and to include a note about why. Many nonprofits are set up to do this, but just in case, let the organization know you are honoring someone important in your life.

There are so many people you can honor: family members, co-workers, friends, community leaders, local students, and even your adversaries. That's right – even your adversaries. Those we believe we are "opposed" to are also our teachers. They can show us who we don't want to be. They can cause us to question and reaffirm our core beliefs. They can teach us to love even when we don't want to.

Double your impact. Give to a nonprofit and honor the people in your life.

Double your impact. Give to a nonprofit and honor the people in your life.



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 or call (901) 522-8727.



EDUCATION

SVSU's Heileman receives national award for empowering student health educators



A national organization dedicated to promoting healthy and safe college campuses has honored Cortney Heileman of Saginaw Valley State University for her commitment to empower SVSU students to help their peers make healthy decisions.

Heileman, program coordinator and assistant director of Student Wellness Programs, received the 2017 Outstanding Advisor Award from the BACCHUS Initiatives of NASPA at the organization's national assembly in Denver Nov. 18. She leads a team of 27 peer health educators at SVSU, students who are trained to educate their peers on a variety of topics including alcohol, tobacco and other drugs; sexual responsibility; environmental sustainability; and sexual assault prevention.

SVSU student Jenna Smith, a nursing major from Mayville and a current peer health educator, nominated Heileman for the honor.

"Cortney does a lot to empower all of us," Smith said. "She leaves notes of encouragement and praise around our office for all of us. She is always willing to help when we need it whether it be in our personal or academic worlds, or with an event we're doing on campus for our students. Every day any of us are around Cortney is a day she makes all of us want to be the best versions of ourselves."

Another SVSU student, Charles Ferens, a psychology major from Saginaw and a peer health educator, was invited to present a program at the national assembly. His presentation, "My [Green] Campus," highlighted a multitude of ways that peer health educators from around the nation can take steps to create environmentally-friendly initiatives on their respective campuses. Ferens focused on the implementation and impact of employing recycling bins in classrooms within academic halls.

Smith said her experience working with Heileman will benefit her in her career.

"She has challenged me because she knew I was capable, even though at the time I was worried I would end up letting her down.

Cortney is always there to provide different possibilities and approaches for how to go about things whether it be conflict resolution, improvising, or problem solving. She has inspired me to make a difference on SVSU's campus and in the world each and every day whether it be big or small."

A 2011 graduate of SVSU, Heileman has overseen the Peer Health Education program since her return to campus in 2015.

NASPA is the leading association for the advancement, health, and sustainability of the student affairs profession. It serves a full range of professionals who provide programs, experiences, and services that cultivate student learning and success in concert with the mission of our colleges and universities. Established in 1918 and founded in 1919, NASPA is comprised of over 15,000 members in all 50 states, 25 countries, and eight U.S. Territories.





Delta's Surgical First Assistant Program receives accreditation



courtesy photo

Delta College's Surgical First Assistant Program has been accredited by the Commission on Accreditation of Allied Health Education Programs (CAAHEP), and is one of only two in the State of Michigan and ten in the nation to be awarded this accreditation.

"Delta started the program because the hospitals in our area have a need for employees with these advanced skills," said Rebecca Hall, Instructor and Program Coordinator.

First Assistants are educated to specifically

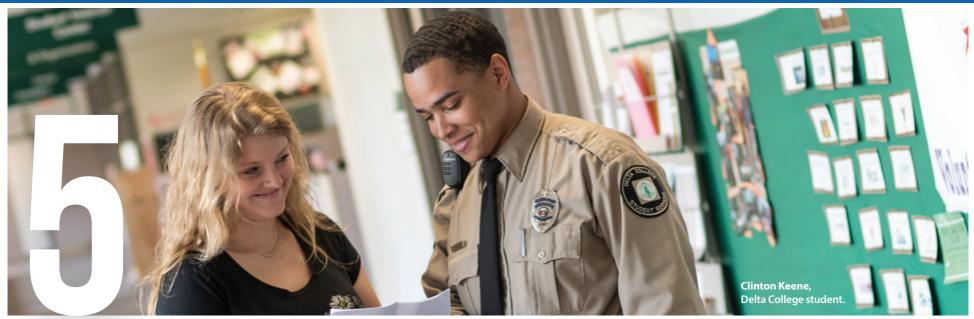
work in the operating room to provide aid in exposure, hemostasis, wound closure and other intraoperative technical functions which help the surgeon carry out a safe operation with optimal results for the patient.

The Surgical First Assistant program is the next step in education for Surgical Technologists, and Delta's certificate program offers some experiences that make it unique.

"I believe our First Assistant program is one of the best," Hall said. "In addition to customary education, we offer comprehensive training in suturing, as well as laparoscopic practice with our laparoscopic trainer, advanced surgical anatomy preparation with advanced surgical anatomy preparation with the digital Anatomage cadaver table, casting and stapler knowledge, trocar placement training for the daVinci robot and a hands-on workshop in endo vein harvesting."

For more information about the Delta College Surgical First Assistant certificate program or its Surgical Technology programs visit delta. edu/programs.





HIGH-DEMAND HIGH-WAGE CAREERS

Which one's for you?



Surgical Technologist

Job growth: Employment rates are up 3% recently, and are expected to grow by 8% in the next decade.

Average annual pay: \$43,200

Education needed: Associate's or

bachelor's degree

At Delta: Learn on state-of-the-art equipment from professors who have tons of real-world experience they bring to the classroom.

2

CNC Machinist

Job growth: Increased by 2% over the last 2 years, and is expected to grow by 4% over the next 10 years.

Average annual pay: \$46,400

Education needed: Certificate or

associate's degree

At Delta: Delta recently completed a \$2.3 million renovation, offering state-ofthe- art technology and equipment in our hands-on shop. Plus, combined, the instructors have over 150 years experience!



Corrections Officer

Job growth: State corrections officials estimate a need for 100s of officers over the next few years.

Average annual pay: \$49,000

Education needed: Associate's or bachelor's degree

At Delta: Classes are taught by professors with direct experience in area jails and prisons. They bring real-life experience to the classroom.



Business Management

Job growth: Entry-level positions have grown by 1% recently, and are expected to grow by 7% over the next 10 years.

Average annual pay: \$47,900

Education needed: Associate's or bachelor's degree

At Delta: You have so many options. From business, management and marketing certificates to associate's and transfer options. Plus, online options are available.



Dental Assistant

Job growth: Up by 3% in the last 2 years. Plus, demand is expected to grow as current dental assistants move toward retirement.

Average annual pay: \$32,800

Education needed: Certificate or associate's degree

At Delta: Students have the opportunity to get volunteer experience in the Helen Nickless Dental Clinic. Work with dentists on community patients under the direction of faculty that have a combined 60 years of experience.

Looking for something else?

Delta has 150 programs and 100+ pre-approved transfer options to choose from.

THINK BIG. Think Delta.

delta.edu • admit@delta.edu • 989-686-9093





Progress continues on bringing undergraduate degrees to 120 credit hours

CMU Faculty leading efforts to help students graduate in four years with less debt

The process to reduce degree credit hours across the university to 120 is underway, with faculty in each of the academic colleges leading the way.

This was identified as the first strategy under the nurturing student success imperative in the 2022 Strategic Plan, Academic Excellence. The goal: to ensure more students can graduate in four years and with less debt.

The change was proposed by the strategic planning committee then approved by the Board of Trustees in June as part of the updated strategic plan.

"The change from 124 to 120 credits would allow students to graduate in four years without having to take more than 15 credits in a semester or courses over the summer," said Claudia Douglass, vice provost for academic effectiveness, who is providing leadership for the effort. "We have heard from students who have had to stay for a fifth year and how difficult thahelt extra financial burden is."

While this effort was approved by the Board of Trustees, any changes to the curricular process are led by the faculty.

Currently, 13 of CMU's 16 degrees require the university's current minimum of 124 credit hours. The remaining three require a minimum of at least 130.

Douglass said some degrees, particularly those not tied directly to a certain academic college, have been under review this fall. Those degrees include the bachelor of arts, the bachelor of science, the bachelor of applied arts and the bachelor of individualized studies.

These four degrees have been discussed by the Degrees, Admissions, Scholarships, Honors

Committee within the Academic Senate. Changes to the B.A. and B.S. degrees include more than just a reduction to 120 credits. The B.A. and B.S. degree changes are awaiting approval by the Undergraduate Curriculum Committee and will then be discussed at the Academic Senate.

Not all of CMU's undergraduate degrees will be able to be reduced to 120 credit hours, Douglass said. In some cases, for example, specialized accreditation standards may require more than 120.

The reductions will require a variety of approaches. For example, one strategic initiative for the College of Science and Engineering is to look at all majors and degrees to increase efficiencies, she said. Any changes made to the curriculum would likely be implemented in the fall 2018 semester.

A new committee also will address other issues related to student success as defined in the updated Strategic Plan.

"Other issues that affect students' ability to finish in four years will be addressed by a new standing committee, the Committee on Completion and Student Success," Provost Michael Gealt said.

The committee, formed by Gealt and Steven Johnson, vice president for Enrollment and Student Services, will be led by co-chairs Dale-Elizabeth Pehrsson, dean of the College of Education and Human Services, and Evan Montague, director of student success.

Gealt, Johnson, Pehrsson and Montague are working to cement the committee charge and its membership.







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

Source: www.saginawheadstart.org



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

"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.
Congrmn., 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





COMMUNITY

"America Divided – History Will Judge"

The 39th Annual Tribute Dinner Honoring Dr. Martin Luther King, Jr. in Grand Blanc

"America Divided - History Will Judge" is the theme for the 39th Annual Citywide Tribute Dinner in honor of Dr. Martin Luther King, Jr. Thursday, Jan. 11, 2018, at the Genesys Banquet Center in Grand Blanc. This year's keynote address will be given by Barbara L. McQuade, former United States Attorney for the Eastern District of Michigan. She is currently a professor of law at the University of Michigan Law School.

Also this year, the first place winner of the Martin Luther King, Jr. Essay Contest for students in grades 6 through 12, will have an opportunity to read his/ her essay at the Tribute Dinner. The Essay Contest theme is "America Divided – History Will Judge"

The 2018 Tribute Dinner is co-sponsored by Mott Community College, Baker College of Flint, Davenport University, Hamilton Community Health Network, Kettering University and the University of Michigan-Flint.

The dinner celebration is scheduled to begin at 6 p.m. This event is open to the public. Tickets are \$50 per person and \$500 for sponsorship of a table of ten. For sponsorship information call 810-232-8590. All tickets must be purchased by Tuesday, Jan. 9 as limited seating is available. Tickets may be purchased online at mcceventsonline.com or by calling:

- The Foundation for Mott Community College at (810) 762-0425,
- Baker College of Flint at (810) 766-4282,

To order tickets via mail, make checks payable to the MLK Tribute Dinner and mail to: Foundation for Mott Community College, 1401 E. Court St., Flint, MI 48503.



courtesy photo

The Keynote Speaker

Barbara L. McQuade was an assistant U.S. Attorney in the Eastern District of Michigan from 1998 until becoming U.S. Attorney in that same district. She was also a professor of law at University of Detroit Mercy School of Law from 2003-2009.

The first woman to serve as U.S. Attorney for the Eastern District of Michigan, she was appointed

by President Barack Obama and started her term as U.S. Attorney on January 4, 2010. Upon taking office in January 2010, McQuade restructured the office for the first time in more than 35 years to align attorney resources with the priorities of the district; national security, violent crime, public corruption, civil rights and financial fraud, including mortgage fraud, health care fraud, and environmental crimes.

McQuade serves on the Attorney General's Advisory Committee, and as co-chair of the Terrorism and National Security Subcommittee. She also serves on subcommittees addressing civil rights and border security. She was an Assistant U.S. Attorney in Detroit for 12 years, and served as Deputy Chief of the National Security Unit, where she prosecuted cases involving terrorism financing, foreign agents, export violations, and threats. During her career as a federal prosecutor, McQuade has also prosecuted cases involving violent crime, fraud and racketeering.





Saginaw Promise Continues to Invest in Saginaw's Future



The Saginaw Promise has invested in Saginaw and its students. A promise was made in 2012 and to date; the Saginaw Promise has awarded \$742,000 in scholarships to 553 scholars with a goal to impact the future of Saginaw and the lives of its students through postsecondary education. In fact, members from the first and second classes of scholar recipients (2012 & 2013) have earned program certificates and degrees in 2016 and 2017. Throughout the years, the Saginaw Promise has enlisted support from area businesses, organizations, individuals and Foundations, including celebrities such as Earvin "Magic" Johnson, LaMarr Woodley and Darvin Ham to help raise program funding.

A "thank you" celebration for the Saginaw Promise was held on Wednesday, November 29, 2017 at the Saginaw Career Complex from 4:30 PM to 6 PM to thank volunteers, individual, corporate, organizational and foundation donors.

Saginaw Promise Director Deborah Sanchez says students are now making a point to apply for other scholarships available from sources like the Saginaw Community Foundation or through the federal government.

"Dropout rates have gone down, graduation rates have gone up, college enrollment has gone up and we're looking at that kind of impact. Our students from our first classes in 2012-2013 we can see that there have been graduation certifications earned, there have been degrees earned so it's making an impact. Those are life time changes," said Saginaw Sanchez.

Mobile Medical Response and Great Lakes Bay MI Works! Collaborate

In a first of its kind endeavor, MMR and Great Lakes Bay MI Works! collaborated to bring an accelerated EMT training program to Saginaw. MMR applied through MI Works! for Michigan's STTF or Skilled Trades Training Funds program. The Skilled Trades Training Fund (STTF) awards grants to employers to assist in training, developing and retaining current employees and individuals to be hired. Training is customized to meet employee skill requirements and is short- term in duration, preferably less than three months, with no training extending more than six months. In this unique arrangement, MMR employed carefully screened individuals seeking careers in Emergency Medical Services and paid them to participate in an accelerated, 7-week EMT program. These "probationary EMTs" were paid \$9.00/hour, 8 hours a day, 5 days a week for the 7-week period. Those who successfully completed the EMT training, passed the certification exam and obtained their license with the State of Michigan continued their employment with MMR and are now working on the ambulances as EMTs. In addition to their new career as EMTs, many are currently enrolled in MMR's Paramedic training program where they

will advance their skills and knowledge and be able to increase their wage and responsibilities upon licensing as a Paramedic. As an employee of MMR, these new Paramedic students pay no tuition for their advanced training. Full time jobs with benefits await those who are successful, team players and committed to serving their community.

MMR and MI Works! continue to collaborate and have submitted a request for continued STTF funding for another accelerated EMT training opportunity in January 2018. A favorable decision from the State was received and funding has been secured. MMR and MI Works! are holding a number of information sessions about the accelerated programs and careers in EMS. Candidates accepted into the program are expected to continue their training at the Paramedic level in order to fill critical vacancies and provide a high-quality response to the communities in the Great Lakes Bay region.

Individuals interested in hearing more about this unique opportunity should contact the Great Lakes Bay MI Works! office at 989-752-3145 or visit www.michiganworks.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





First Congregational Church hosting screening of CORNERSTONE, a film about Nyaka Aids Orphans Project

On December 9, First Congregational Church will host a special screening of the film CORNERSTONE.

CORNERSTONE is the inspiring documentary film about the journey of Twesigye Jackson Kaguri, a humble immigrant living the American dream who leaves Columbia University to return home to Uganda to care for his only brother Frank, who is dying of AIDS.

The film, by award-winning director Debi Lang, touches on Twesigye Jackson Kaguri's moving personal story, which inspired the creation of Nyaka AIDS Orphans Project, a motivated, comprehensive, community-based organization that utilizes a unique holistic approach to not only combat hunger, illness and poverty, but also to educate children, create financial independence, and empower girls and women.

Jackson, Founder and CEO of Nyaka AIDS Orphans Project will be present for a question and answer session after the screening.

Jackson's work with Nyaka AIDS Orphans Project has earned him the respect of humanitarians worldwide including the United Nations. He received the 2015 Waislitz Global Citizen Award, was named a 2012 CNN Hero, is recognized in Time Magazine's 'Power of One" series is a Ted Talks participant and has authored four books, including "A School For My Village".

To learn more about CORNERSTONE and the Nyaka AIDS Orphans Project visit https://www.nyakaschool.org/cornerstone+the+movie.htm.





2017 Flint & Genesee Chamber of Commerce Art of Achievement Awards

The Flint & Genesee Chamber of Commerce and the Convention and Visitors Bureau on Nov. 9 honored local businesses and hospitality providers for their contributions to the well-being and success of the region in 2017. Nineteen awards were presented at the sold-out gala held at the Flint Institute of Arts. The recipients on hand to accept the awards are pictured below.



CEO Business Award — Huntington Bank; Greg Viener, Community President Flint



Economic Development Project of the Year Award – CNXMotion; (left) Matt Hagans, Controller, and Kevin Manager, General Manager



Small Business Award – Hoffman's Deco Deli & Café; Owner Heath Hoffman



Small Business Contractor of the Year – W. T. Stevens Construction; Owner Rhonda Graver



Minority Owned Business Award – Honey Bee Palace Child Care; Owner Teyana Sprinkle



Nonprofit Impact Award – Crim Fitness Foundation; (left) Andrew Younger, Race Director, and Theresa Roach, Program Manager/ Communications



Young Professional Award

- Isaiah Oliver, Community
Foundation of Greater Flint



Community Champion Award

– Venus and Bernie Langlois,
American Legion



Claire M. White Award – Julie Lopez, Crime Stoppers of Flint & Genesee County



Art Hurand Award – Mark Braun, Mr. B's Joybox Express; Laurel Braun, accepted on his behalf



C.S. Mott Award – Gary Hurand, Owner, Management Diversified, Inc.



Gloria J. DeHart Award – Mary Kramer, Sales Manager, Holiday Inn Flint-Grand Blanc



Hospitality Ambassador Award – Michael Lynn, Cork on Saginaw



Frontline Ambassador Award – Megan Mannor, Hampton Inn & Suites



Restaurant of the Year – Blondie's Food & Spirits; (left) Kara Kunkleman and Owner Lisa Blondell



Hotel of the Year – Best Western Flint Airport Inn & Suites; Owner Sam Murachi



Entertainment Venue of the Year Award – The Machine Shop; (left) Mark Hudson and Justin Sprague



Art of Achievement Awards

courtesy photo











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.





Saginaw Art Museum Announces "Treasures of Travel: A Provenance of Late Renaissance and Early Baroque



courtesy photo

Saginaw Art Museum Announces "Treasures of Travel: A Provenance of Late Renaissance and Early Baroque Artwork from the Permanent Collection" Exhibition October 13, 2017-January 20, 2018.

Saginaw, Michigan – The Saginaw Art
Museum announces Treasures of Travel:
A Provenance of Late Renaissance and
Early Baroque Artwork from the Permanent
Collection on view from October 13, 2017 –
January 20, 2018, in the Saginaw Art Museum
Graphic Arts Gallery. This exhibition is a
result of a partnership between Saginaw
Valley State University and the Saginaw Art
Museum and was funded through SVSU's
Undergraduate Research Grant Program.
The exhibition features several etchings and
woodblock prints, along with paintings and
sculptures to tell the history of what once was.

Former Associate Curator, Eric Birkle says

this about the exhibition: "In the last three years, I have been approached by a number of visitors interested in learning more about how some of the museum's most important objects arrived in Saginaw. Indeed, as one begins to ponder the ability of centuries-old paintings, sculptures, and works on paper to make their way halfway around the world, all the while remaining in stable, if not excellent condition, a sense of amazement and wonder inevitably emerges. As such, I made it my mission to contribute significantly to the museum's provenance records before my departure, and to illustrate the many ways in which objects in the collection have made their way from large European centers of civilization to a small city in the midwestern U.S."

Birkle goes on to say "This exhibition serves not only as the culmination of that provenance research, but also a testament to what is possible with collaboration. Drew Deming, a researcher from Saginaw Valley State University sponsored by the Undergraduate

Research Grant Program, contributed significantly to the completion of this project, and oversaw the design and production of a large portion of this catalog. Beginning in early January 2017, he and I set out on an investigation into the Mather family, which has donated nearly 40 of the museum's most significant works of art, largely between 1947 and 1970. Some of these are included in this exhibition."

The Saginaw Art Museum is open Tuesday-Saturday, 12pm-5pm, and additional hours for events and programming. Visit www. saginawartmuseum.org for additional hours. For more information please call 989-754-2491.



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

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

Good Neighbors Mission

1318 Cherry Street Saginaw, MI 48601 989-399-9918

Great Lakes PACE

3378 Fashion Square Blvd. Saginaw, MI 48603 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 989-754-6587 www.pitandbalconytheatre.com 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 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

Youth M.O.V.E. Saginaw

989-798-5679 www.youthmovesaginaw.org movesaginaw@gmail.com

Saginaw-Shiawassee Habitat for Humanity Welcomes All!





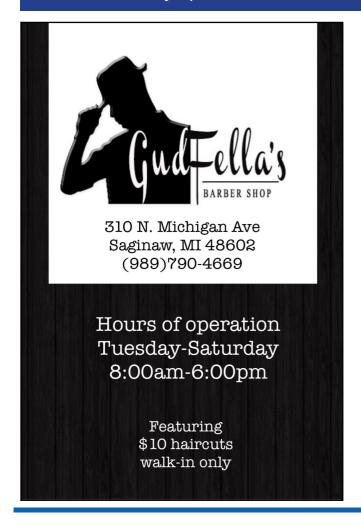




ONE DAY... They'll need to go to college



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**







FAITH BASED DIRECTORY

Bethel AME Church

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

Bread of Life Harvest Center

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

Christ Disciples Baptist Church

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

Christ Fellowship Baptist Church

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

Corinthian Baptist Church

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

Faith Harvest Church

Bishop Ronald E. Chipp 1734 N. Mason Saginaw, MI 48602 989-799-4200 www.faithharvestministry.org 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 608 E Remington St Saginaw, MI 48601 989-755-5291



Jacob's Ladder

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

Life in Christ Ministries

Pastor Dennis Cotton, Sr. 2915 S. Washington Road Saginaw, MI 48601 989-401-4465 LifeInChristMinistries07@gmail.com

Messiah Missionary Baptist Church

2615 Williamson Road Saginaw, MI 48601 Pastor Otis Washington Phone: 989-777-2636 Fax: 989-777-2640 messiahmbc@att.net www.messiahsag.org



Mt. Olive Baptist Church Pastor Marvin T. Smith

Pastor Marvin 1. Smitr 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 989-752-8485

Pastor Dempsey Allen New Hope Missionary Baptist Church

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



New Life Baptist Church

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

New Mt. Calvary Baptist Church

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

Ninth Street Community Church

Pastor William L. Scott Jr. Assistant Pastor Rex Jones



1118 N. 9th Street Saginaw, MI 48601 989-752-7366

Prince of Peace Baptist Church

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

St. John Ev. Lutheran Church

Pastor Connie Sassanella 915 Federal Avenue Saginaw, MI 48607 Phone: 989-754-0489 Worship: 9:30 AM stjohnlutheranelcasaginaw.weebly.com



Saginaw Valley Community

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

St. Lukes CME Church

1121 Tusola Saginaw, MI 48607 989-755-0351

The Potters Touch Ministries

Pastor Kareem J. Bowen 1402 North 6th Street Saginaw, MI 48601 989-755-9406 facebook.com/ThePottersTouch



Transforming Life Ministries

Pastor William Brown 3024 South Washington Avenue

Saginaw, MI 48601-4353 989-754-9573



True Vine Baptist Church

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

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

1

To Celebrate a life Call 989.753.3475, or email themichiganbanner@gmail.com



POLITICS & PUBLIC POLICY

CMU Students join city of Mount Pleasant government

Lots of Central Michigan University students have an interest in what happens in the city of Mount Pleasant. Two of them will now have a say, as newly elected city commissioners.

CMU senior William Joseph, from Brighton, Michigan, and graduate student Kristin LaLonde, from Beal City, Michigan, won seats on the commission in the November election. The commission consists of seven citizens elected at large for staggered three-year terms. Candidates must live within the city limits.

LaLonde, a health sciences librarian at MidMichigan Health, turned to local politics to make "positive, impactful change in the community." She serves on the Isabella County Human Rights Committee and the Isabella County Recycling Center Advisory Board.

She received her undergraduate degree from the University of Michigan-Flint and a master's degree in library sciences from Wayne State University before pursuing her master's degree in public administration at CMU.

Joseph has his sights on city-university relations and recycling initiatives. He has served on the Mount Pleasant planning commission and worked for the city's water department.

He has held several positions within CMU's Student Government Association and on various committees at the university. Joseph plans to graduate in December with a double major in mathematics and political science.

LaLonde's and Joseph's terms begin Jan. 1. They answered a few questions for CMU News.

What motivated you to run for office?

Joseph: I first started thinking about running for City Commission last year. I completed the Citizen's Academy of Mount Pleasant, I started working for the city and got onto the Planning Commission. I had previous experience with student government, so I knew I liked that kind of work. I had people tell



courtesy photo

me I should give it a shot. Several told me they saw how passionately I worked and that having a student voice on the city commission would help fill the need for that position.

LaLonde: I realized there's so much opportunity in local government, and it's nice because I'm working to improve my community with my neighbors. We all live in this small town; in theory we should mostly want similar things. I wanted to make a change, I wanted to do something positive, and local government was my avenue. You see a wide variety of socio-economics when you work in the library, so you can get a good perspective on needs for the community. I like solving problems. Doing the Citizens Academy also helped motivate me to work with the city.

What are some important issues facing the city, especially relating to the university?

Joseph: The Crawford Road sidewalk is something fellow students and I advocated for last year and tried to get traction with. You also have this new zoning ordinance that says Lansing, South University and South Franklin are going to have properties that will become non-conforming uses as student rentals. If it is passed as is, that might be a concern for university students.

Another issue I want to tackle is access to recycling options for rentals, which I ran on. Not just student rentals, but all rentals. If you live in a big complex, you might have access to a dumpster, but where is the recycling? I think that is something to look at with the sustainability of our city in mind. If we can

get people interested in recycling, it will be better for everyone.

LaLonde: Mount Pleasant has a bit of a brain drain. There are these amazing people who come to town and double the size of the city for nine months out of the year, and once they graduate, most leave to get jobs elsewhere. That's a big problem. We need to try and motivate young people to stay here. That will involve diversifying our economic base so people can find full-time work with benefits and a living wage.

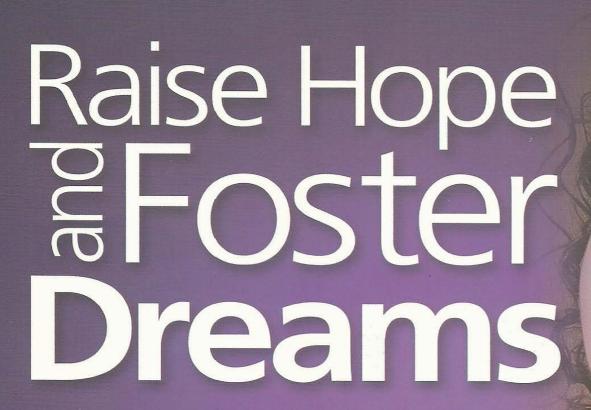
Mount Pleasant doesn't have much of a brand. If you tell people where you're from, they're likely to say two things: "Central" or "casino." These institutions are part of Mount Pleasant, but they aren't the entire city. If you ask residents why they moved here, many will talk about the small-town atmosphere with large commercial amenities, or how it's not too far to visit popular Michigan destinations. We don't have traffic concerns, crime is relatively low, and Mount Pleasant is a good place to raise a family.

What does leadership mean to you?

Joseph: Leadership is understanding where everyone is at and being aware of what would be best for the group. You have to make tough decisions sometimes that aren't going to be great for everyone. It's also about setting an example. Sometimes you have to sacrifice some of your own interests or emotions to represent the expectations the community has set forth.

LaLonde: Empathy, cooperation and constant feedback on both sides. I've been in management and public leadership before and will say this at the risk of sounding redundant: empathic leadership is important. It's not top-down, it's engaging with people directly, taking into account their experience and using it to solve problems in the community. There's a perception that being a leader is being intimidating, but it's much more about inspiring people to do their best — which means you need to do your best, too. You're the captain of the ship — not micromanaging, but giving everyone the tools to perform their roles.





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

1-855-MICHKIDS

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.



SPORTS

New Video Board Successfully Installed at Dow Diamond



courtesy photo

The installation process for the new video board at Dow Diamond has been completed. The next phase of the project is completing the team's new production studio on the 3rd level of the stadium in order to support the upgrades. This is expected to be operational and ready for testing in early 2018. MIDLAND, Mich. - The installation process for the new video board at Dow Diamond has been completed. Local vendors including Midland Engineering Limited, Bierlein Companies, Three Rivers Corporation and Blasy Electric contributed to fulfilling the structural and electrical needs in right field and on the front of the suite level.

The next phase of the project is completing the team's new production studio on the 3rd level of the stadium in order to support the upgrades. This is

expected to be operational and ready for testing in early 2018.

"To have the major portion of the project completed by our Thanksgiving deadline was an important objective," Director of Production Trent Elliott said. "The next few months will be exciting as we begin to test all of the capabilities of the new high-definition system. We'll be working everyday towards Opening Day on April 5."

Partnering with Daktronics, the Michigan Baseball Foundation installed a new video board measuring 31 feet tall by 80 feet wide. It's the largest display to feature 13HD technology, as well as the brightest display and fifth largest overall that Daktronics has installed in the minor leagues.

At over 2,500 square feet, the equivalent to 235 60-inch televisions, the display features more than two million LEDs with a resolution of 1876x728 capable of generating up to 281 trillion colors. Variable content zoning capabilities allow the Loons to show either one large image, or provide a seamless display with any combination of video, statistics, line score, sponsor advertisements and other animations.

New 13HD pixel layout ribbon displays measuring 3.5 feet tall by 120 feet wide stretch down each baseline on the front façade of the suite level and have the capability to enhance the game experience featuring player stats and other fan engagement elements.





Thank you for your support

Homes in Buena Vista, the
St. Stephen and Southwest
neighborhoods in the city of
Saginaw, Thomas Township and
Corunna are all improved from
your generosity and help. We
appreciate you!

Interested in joining us this summer?

There's still time! Contact Alyssa today
at (989) 753-5200 x. 208 or
alyssadeplonty@sshfh.org to learn
about upcoming volunteer dates!









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



Jaren Jackson Jr. named Big Ten Co-Freshman of the Week



courtesy photo

East Lansing, Mich. - Michigan State freshman men's basketball player Jaren Jackson Jr. was named the Big Ten Co-Freshman of the Week on Monday after helping to lead the Spartans to the championship of the Victory Bracket in the PK80 Invitational last week.

The Spartans won three-straight games in the PK80 Invitational, a two-tournament event honoring Nike co-founder Phil Knight for his 80th birthday and in recognition of his significant contributions to college basketball. MSU beat North Carolina in the title game, 63-45, to improve to 5-1 this season.

Jackson Jr. averaged 9.3 points, 8.3 rebounds and 1.3 blocks to help lead the Spartans. He had a pair of double-doubles, first with 13 points

and 10 rebounds in a 73-51 win over DePaul on Thursday, and then with 12 points and 10 rebounds in a 77-57 win over Connecticut on Friday.

Through six games, Jackson Jr. is fifth on the team in scoring with 10.0 points per game and leads MSU with 8.2 rebounds and 1.6 blocks.

Michigan State, No.3 in the Associated Press and USA Today Coaches polls, hosts Notre Dame, No. 5 in both polls, on Thursday night in the Big Ten/ACC Challenge. Tipoff at the Breslin Center is slated for 7 p.m. The game will air live on ESPN with Karl Ravech calling the play-by-play, Jay Bilas handling the analysis and Seth Greenberg on sidelines.

Delta men's basketball team keep it rolling with blowout victory

the Delta College men's basketball team hosted the Olivet College Comets. Coming into the matchup with the Pioneers, the Comets had beaten Lansing Community College and had found success early on in the 2017-2018 season. The Pioneers knew they would have to handle the Comet pressure and match their intensity if they wanted to get the win and remain undefeated.

The Pioneers got off to a quick start and a Deon Gray steal led to a Martel Handley lay-up putting the home team ahead 26-12 at the twelve minute mark of the first half. For the next ten minutes, both teams traded baskets and consecutive buckets by freshmen big men Evan Anderson and Peyton Miller kept the margin at 15 points with two minutes to play. The Pioneers would finish the half strong and take a 54-36 lead into the locker room.

Jalen Fykes set the tone for the second half with a thunderous dunk on the first possession. Fykes scored the first six points out of the locker room and led a 10-0 run, pushing the lead to 64-36. Freshman guard, Torandis Mack had 7 second half assists and led the Pioneers to their fifth straight victory, 102-70

"We came out tonight and handled Olivet's full court pressure and that is ultimately what got us the victory," said Pioneer head coach Carlos McMath. "We need to continue to work on cleaning up the defensive glass and limit our opponent's second chance opportunities. Olivet had fifteen offensive rebounds and we want to keep our opposition to less than eight. Rebounding will definitely need to be a focus in the upcoming week."

The Pioneers dominated in the paint having a 76-30 points in the paint margin for the game. The Delta men also found success by moving the ball on the offensive end and had a season high in assists with 29.



Machado voted Tigers Rookie of the Year



courtesy photo

DETROIT -- Infielder Dixon Machado spent his first full season in the big leagues as a Tiger without a position. That did not prevent him from making enough of an impact to be named Tigers Rookie of the Year by the Detroit Sports Media.

Machado is just the second shortstop since 2001 to earn the honor, joining 2013 winner Jose Iglesias. But while Iglesias had the everyday job at short from the moment he arrived in a midseason trade that year, Machado had to carve out a role with the at-bats he could find between shortstop, second base and even third.

The Tigers carried Machado on their Opening Day roster with an eye toward the future. The 25-year-old Venezuelan was out of Minor League options after spending parts of the previous two seasons in the big leagues filling in for Iglesias, and the Tigers didn't want to risk losing Machado to another club, especially with a youth movement on the horizon.

Thus, Machado stuck in the Majors, but didn't play much. In some ways, it was a tougher challenge than biding his time at Triple-A Toledo, where Machado had regular playing time to prove his value.

Machado received just 181 plate appearances over 73 big league games, batting .259 (43-for-166) with

seven extra-base hits, 17 runs scored, 11 RBIs and a .621 OPS. But his contributions went beyond the numbers to his defensive versatility.

"He's probably a big league shortstop, he just hasn't played that much," former manager Brad Ausmus said around midseason. "He's in a situation here, and he's handled it extremely well. He doesn't gripe, and he swings the bat extremely well when he does get in there."

He showed enough that the Tigers believe he can handle the job if and when it opens for him.

"At some point, the Detroit Tigers are going to have to find out if he's an everyday player," Ausmus said late in the year.

That role may or may not emerge next season. The Tigers will spend the Winter Meetings exploring potential trade interest in Iglesias and second baseman Ian Kinsler, with the latter more likely to be traded. If one of those players leaves, Machado is expected to shuffle into that spot. If neither goes, Machado will likely fall into the super-utility role previously manned by Andrew Romine, who was waived this offseason.

Machado won Rookie of the Year honors over

a handful of rookies who might have had better stretches but not the total product.

Center fielder JaCoby Jones had his moments, starting with a home run on Opening Day, but spent most of the season bouncing between Detroit and Toledo while batting just .170 (24-for-141) with three homers and 13 RBIs. Jeimer Candelario impressed down the stretch, batting .330 (31-for-94) with an .874 OPS in 27 games as a Tiger. John Hicks batted .266 (46-for-173) with six homers, 22 RBIs and a .766 OPS, but played in just 60 games over a handful of big league stints. Lefty Daniel Stumpf had a strong season in relief, but used up his rookie status in 2016 with the Phillies.

Detroit Sports Media, formerly known as the Detroit Sports Broadcasters Association, has selected the Tigers Rookie of the Year since 1969, awarding the honor every year except for 1971 and the strike-shortened 1981 season. The last five winners are on the Tigers roster, including Iglesias, Nicholas Castellanos, James McCann and Michael Fulmer.











NIGHTLINE 2017-2018

NIGHTLI<u>NE</u>

Thurs-Sat Hourly Service - 9pm-2am
First Departure:

SVSU Student Center at 9:00pm Last Dropoff:

SVSU Student Center at 2:00am
Please arrive 5 minutes before
scheduled time

THE ROUTE

START: SVSU STUDENT CENTER

1: Student Center on the :00's

2: Pinegrove on the :03's 3: Police Station on the :04's

4: WalMart (W. Side Bay) on the :08's

5: Meijer/Theater on the :10's

6: S. Side Tittabawassee on the :12's

7: Dow Center on the :20's

8: Old Town (Court/Mich) on the :25's

9: White's Bar on the :35's

10: Baywood Lounge on the :37's

11: Stardust & G's Pizzeria on the :40's

12: N. Side Tittabawassee on the :45's

13: Meijer/Theater on the :47's

14: WalMart (E. Side Bay) on the :50's

END: SVSU STUDENT CENTER







PIC OF THE WEEK

This week Thompson Middle School students sang carols at Frankenmuth Credit Union in Birch Run and various locations in downtown Frankenmuth.



facebook.com





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 savingsCurrent 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



OPEN HOUSE: Every Sunday

from 2-4pm

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





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



svsu.edu/opportunity

f y in

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



