**JANUARY 16, 2017** 



Leading in Diversity, Empowering Communities and Changing Lives

themichiganbanner.com



Kildee Calls on President-Elect Trump to Detail National Plan to Fight Outsourcing, Create More U.S. Manufacturing Jobs, PG 34



Great Lakes Bay Hispanic Leadership Institute Class of 2017, PG LB 1

# Zehnder's Snowfest Offers Six Days of Winter Fun - January 25-30, 2017













Photos Courtesy John Shelton

**JANUARY 16, 2017** 

# WORKING DR. MARTIN



DR. MARTIN Luther King, Jr. Regional Scholarship Program Awards

The Great Lakes Bay Regional Community Foundations (Bay Area, Midland Area, Saginaw) present these scholarships to outstanding high school seniors across the region who have demonstrated Dr. King's teachings.

This event is FREE and open to the public, but a ticket is required by visiting one of the Regional Partners listed below or directly from SVSU. Tickets will be available starting Dec. 1 until gone. Visit the main desk in SVSUs Ryder Center for your tickets. The main desk is just inside the doors at the top of the north ramp. Please follow the MLK signs. General seating is limited and tickets are first request/first serve. There is a limit of four tickets per person. Individuals needing additional tickets will be put on a waiting list.

#### IMPORTANT NOTES FOR NIGHT OF EVENT:

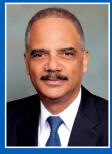
- A government issued photographic ID (such as driver's license) **must be presented** upon check-in. A valid School ID is also acceptable.
- Large baggage, including backpacks, briefcases, large umbrellas and other oversized items are **prohibited and will not be allowed** in the Malcolm Field Theatre.

an MLK celebration in the Great Lakes Bay Region

WEDNESDAY, JANUARY 25, 2017 7:00 p.m. Malcolm Field Theatre for Performing Arts · SVSU

#### KEYNOTE SPEAKER ERIC H. HOLDER, JR. 82ND ATTORNEY GENERAL OF THE UNITED STATES (2009-2015);

82ND ATTORNEY GENERAL OF THE UNITED STATES (2009-2015); Partner, Covington & Burling LLP



President Barack Obama nominated Holder to be Attorney General and the United States Senate confirmed his nomination on February 2, 2009. Holder began his service as the 82nd Attorney General of the United States the following day. He was the first African- American to serve in that position. He remained in office until April 27, 2015, becoming the third-longest-serving Attorney General in the nation's history.

While attorney general, the New York City native oversaw efforts to address critically important issues arising at the intersection of law and public policy, including national security investigations and prosecutions;

landmark antitrust, environmental, fraud and tax cases; the defense of voting rights and marriage equality; and reform of the federal criminal justice system. In 2014, *TIME* magazine named Holder to its list of "100 Most Influential People," stating, he "worked tirelessly to ensure equal justice." After his departure from the Department of Justice, he returned to law firm of Covington & Burling and is resident in their Washington office.

For additional information on any MLK event, please visit: svsu.edu/mlk SVSU BOX OFFICE, (989) 964-4261





#### THE MICHIGAN BANNER 1555 S. Washington Ave. Saginaw, MI 48601 989-992-2600 publisherthemichiganbanner@gmail.com

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

# Social Security Celebrates Black History Month

By: Vonda VanTil, Social Security Public Affairs Specialist



Throughout the month of February, we honor African Americans by celebrating Black History Month. Created in 1926, this event coincides with the birthdays of Abraham Lincoln on February 12 and Frederick Douglass on February 14. African American communities have celebrated these birthdays together for over a century.

Honoring our shared history and reflecting on the past is one way we can remember that in America, we believe in freedom and democracy for all. Another shared belief is that we all deserve a comfortable retirement, free of economic hardship. This is part of securing today and tomorrow.

Social Security has the tools to help you plan for your retirement and to apply for benefits online. We also provide disability benefits to individuals with medical conditions that prevent them from working. If the disabled individual has dependent family members, they can also receive payments.

If you or anyone you know is disabled, they may qualify for disability benefits. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age. You can see if you meet our strict disability definition and apply for disability benefits at www. socialsecurity.gov/disabilityssi/apply.html.

Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. Social Security helps by providing income for the families of workers who die. In fact, 98 of every 100 children could get benefits if a working parent dies. And Social Security pays more benefits to children than any other federal program. You can learn more about Social Security survivors benefits at www.socialsecurity.gov/survivors.

This Black History Month, we want to make sure our diverse nation is covered and that no one is left out of the benefits they deserve. We are with you through life's journey. Get to know your Social Security. Visit us at https://www.ssa.gov/people/ africanamericans/.

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



#### **JANUARY 16, 2017**

The Saginaw County Chamber of Commerce and Blue Cross Blue Shield/Blue Care Network of Michigan cordially invite you, your staff, and guests to attend

THE 2017 CHAIRMAN'S BALL

Saturday, February 11, 2017 6:00 p.m. - Midnight Horizons Conference Center 6200 State Street, Saginaw

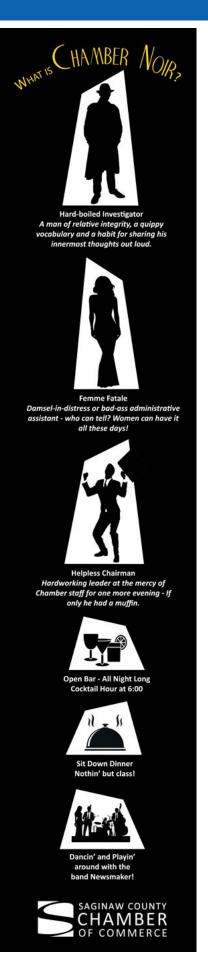
#### Tickets

\$150/person • \$275/couple • \$1,100/table of 8 Formal Event/Black Tie Optional. Valet Parking Available.

Reservations are required. Call or email Lisa at 989-757-2115 • Lisa@SaginawChamber.org

> Online event registration is available at www.saginawchamber.org

Honoring: Corporate Community Service Award Recipient Saginaw Valley State University and Outgoing Chamber Board Chair Todd Gregory





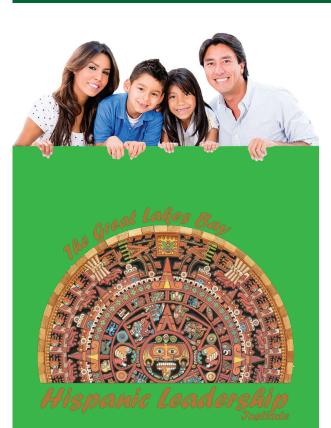
PAGE 4

**JANUARY 16, 2017** 

# ATINO BANNER

## LIDER EN LA DIVERSIDAD

Vamos Adelante



Meet the members of the GLBHLI Graduating Class of 2017 on page LB 3

## Great Lakes Bay Hispanic Leadership Institute Celebrates Its 8th Graduating Class

Saginaw, MI (January 13, 2017) - The Great Lakes Bay Hispanic Leadership Institute (GLBHLI) welcomed the newest class to complete its leadership development program during the 8th annual graduation ceremony at Saginaw Valley State University, Curtiss Hall Ballroom, Thursday, January 26, 2015 at 5 p.m. Over 400 members of the community members, friends and family will attend the graduation to celebrate our 8th anniversary and recognize the graduates hard work and commitment to their community. Christine Chavez, granddaughter of the most revered, Cesar Chavez, will be our key note speaker for this event.

Established in 2009, the GLBHLI is a nonprofit organization that provides a forum for Hispanics to develop leadership skills, network and collaborate with individuals from all walks of life. This program is designed as a leadership identification program, with the specific goal of developing and fostering our future community leaders.

The program was built upon Cesar Chavez' famous observation: "We cannot seek achievement for ourselves and forget about progress and prosperity for our community...Our ambitions must be broad enough to include the aspirations and needs of others, for their sakes and for our own." "This year's Leadership class is a talented, energetic and diverse group of individuals who will continue to make a positive impact on this community for years to come," says GLBHLI Director, Monica B. Reyes.

Participants in the institute, called Ambassadors, met once a month, focusing on themes that would advance ethical, diverse and collaborative leadership. Attendees also participated in leadership development sessions with some of the region's most influential leaders in the region, such as: Matt Felan, CEO of the Great Lakes Bay Regional Alliance, Terry Duperon of Duperon Corporation, Tom Began of Consumers Energy, Rosa Morales of the National Association of Hispanic Journalist, Dana Tell of Team One Credit Union, Dr. Mamie Thorns of SVSU, Veronica Horn of the Saginaw Chamber of Commerce, Luis Canales of Nexteer Automotive, Heather Gallegos, of Dow Chemical, Jimmy Greene of ABC Builders Association, Louie Garcia of MidWestTejanoRadio.com and Donald Bachand, President of SVSU, just to name a few. Specific areas of training included: leadership, identifying strengths and talents, team building, collaboration, networking, community service, economic development, education, regional economics, health care and local government. In addition, all ambassadors were required to complete 40 hours of community service with a United Way-affiliated organization. In the end, most of them went beyond these requirements.

The newest class of graduating ambassadors is: Sein Benavides, Priscilla Cantu, Jose DeLeon, Alexis Jaime, Sara Lamblin, Marcella Mosqueda, Lucille Pagan, Jeremy Cantu, Jason Vasquez, Jill Castillo.



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.<sup>†</sup>

Other eligibility requirements apply. Visit **att.com/qualify** for complete information and to apply. Or call 1-877-751-0288

\*Supplemental Nutrition Assistance Program. \*\*Available only in the AT&I 21-state wireline footprint. Stover speeds (SMbps for \$10/month or 3Mbps or less for \$5c/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, contrat provider service apacity, internal network management factors and device capabilities, and are not guaranteed. For more information, go to att.com/speed101. Pricing excludes taxes. Service will include a monthly data allowance of either 15058, or 118 of data/mo. depending on the type and speed of service you receive. If you exceed your monthly data allowance, you will be automatically charged \$110 for each 5068 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. Wi-Fi enabled device required. Other restrictions apply. ©2016 AT&I Intellectual Property. All rights reserved. AT&I, the AT&I togs, and all other marks contained herein are trademarks of AT&I Intellectual Property and/or AT&I 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. Preferred format: Jpeg or PDF

# **Great Lakes Bay Hispanic Leadership Institute** lassol 2



**GLBHLI Graduating Class of 2017** Front Row: Lucille Pagan, Staci Rosales-McNier, Jina Jimenez, Alexis Jaime, Back Row: Sara Lamblin, Jason Vasquez, Marcella Mosqueda, Jeremy Cantu, Jill Castillo, Sein Benavides, Priscilla Cantu.



Jose DeLeon



Sein Benavides



Lucille Pagan

Marcella Mosqueda



Jeremy Cantu



Jason Vasquez









Alexis Jaime



Staci Rosales-McNier



Sarah Lamblin



### LATINO BANNER

1555 S. Washington Ave., Saginaw MI 48601

989.753.3475







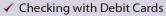






Team One has served Michigan Communities for over 80 years and remains a safe and secure place for all your financial needs.

Team One Offers a Variety of Products & Services



- ✓ 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



# El Ballet Folklórico Estudiantil & Mariachi Now registering for Winter/Spring classes 2017 January 7 - April 8

## When?

\*Intermediate Folklórico: Wednesdays, 5:00-6:00 pm \*Beginning Folklórico: Wednesdays, 6:00-7:00 pm

\*Music & Mariachi: Saturdays

Beginning Guitar	10:00-10:30
Singing/Voice	10:30-11:00
Advance Ensemble	11:00-12:00
Beginning Mariachi	12:00-12:45
Intermediate Guitar	12:00- 1:00

Private lessons: guitar, violin, trumpet, piano (Call or see instructor for times)

*Where?* Our Lady of Guadalupe Educational & Activity Centers 2316 W. Coldwater Rd. Flint 48505

#### Tuition: \$50/semester

Guitar rentals available: \$10/month Violin rentals available at Schwartz Violins, G-4137 Fenton Rd, 766-1450

## Contact us:

\* For further information 810/736-3700 or 281/935-1311

\*EBFE@msn.com \*EBFEdance.org

**Sponsored by:** Ruth Mott Foundation, Frederick & Stella Loeb Charitable Trust, Welch Foundation, Michigan Council for Arts & Cultural Affairs and National Endowment for the Arts, A.G.Bishop Charitable Trust

### **LATINO BANNER**

1555 S. Washington Ave., Saginaw MI 48601 989.753.3475

JANUARY 16, 2017       The Michigan Banner       PAGE 9         First Great Lakes Bay Regional Newspaper       PAGE 9		
<b>Comparison of the state bank</b> Where local matters. www.gotocsb.com	<ul> <li>Albee Townsh</li> <li>Birch Run</li> <li>Chesaning</li> <li>Montrose</li> </ul>	nip • New Lothrop • St. Charles • Thomas Township • Saginaw Loan Center
HOMERcady TH 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	Robert A. Currie Attorney At La Phone: 9	
	A Dedicated Non-Me <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b> <b>Character</b>	<text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text>



# The Importance of Laughter

By: Melissa Lee



It's a line we've all heard many times -"Laughter is the best medicine." Friends say it when we're sad or hurt. Family says it when they see that we're feeling stressed and overwhelmed. They crack jokes and share funny stories from the past, all in the hope of getting a smile and chuckle to temporarily lift the dark cloud. While laughter is a great tool to show support and love when someone is down, there is actually science behind the benefits of laughing that makes the act that much more joyful.

According to Mayo Clinic, laughter has benefits that go far beyond laugh lines and momentary joy. In the short-term, laughter stimulates organs like your heart, lungs and muscles, and increases endorphins released by the brain. It also relieves your stress response and soothes tension in the short-term, which can help reduce anxiety and some of the physical symptoms of stress. In the long-term, laughter can improve your body's immune system, relieve pain by causing the body to release its own natural pain killers, and improve your overall mood. In a 2014 study by California's Loma Linda University, researchers also found that short-term memory can improve significantly after a good laugh.

In light of current events happening around the world, many people are feeling more fearful and depressed than they ever have been before. Between the unrest in countries overseas and the uncertain path our country is embarking on, anxiety is easier to find than laughter most days. While it's important to identify and address the causes of our anxiety, depression, and mental health needs with the help of trained professionals, we should also note that laughter just might be the helpful tool we need to add to our self-care lineup. If you or someone you know is in need of some laughter, check out some of the ideas below that might help, at least temporarily:

- Catch the latest comedy out in theaters, or watch an old favorite on your television at home.
- Watch old episodes of your favorite sitcoms on streaming services like Netflix and Hulu.
- Spend time with children (your own, nieces, nephews, grandchildren, family friends, etc.)

   they find humor in the simplest moments and their laughter is almost proven to be contagious.
- Read a book by your favorite comedian.
- Discover up and coming comedians at a local open-mic night event. Bonus: much of

the material will be on topics that you can relate to from your own experience as a local, meaning more laughter!

- Watch funny videos on the internet.
- Call an old friend that you share a particularly funny moment with, and relive the laughter with them.

While mental illness is no laughing matter and needs to be evaluated and treated by a mental health professional, we shouldn't dismiss the healing power of a good laugh in a time of need. Don't be afraid to let a giggle out when you feel it coming, sometimes it's just what the doctor ordered.

If you or someone you know is in need of mental health care, there is help! Contact Saginaw County Community Mental Health Authority at (989) 797-3559 or (800) 233-0022 to speak with someone in Access and Intake Services who can help you determine your eligibility for services and connect you to appropriate resources. If you or someone you know is experiencing a mental health crisis, contact Crisis Intervention Services at (989) 792-9732 or (800) 233-0022 - available 24 hours a day, 7 days a week.



PAGE 11

HEALTH

# Set a goal, make a plan, and save automatically: America Saves Week

By: Vonda VanTil, Social Security Public Affairs Specialist





Saving for the future is a vital part of ensuring a secure retirement. American Savings Education Council and America Saves coordinate the annual America Saves Week. Started in 2007, the week is an annual opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status.

For years, Social Security has collaborated with America Saves Week to promote our shared mission of helping millions of people save for their future. This year, America Saves Week begins on February 27, but people like you are striving to save every day.

Visit www.myRA.gov if you do not have retirement savings as part of your job. *my*RA is a retirement savings account from the Department of the Treasury designed to help you put aside money for your retirement. You can invest in the fund according to your budget, putting you in control of your financial prospects.

Social Security's "People Like Me" website has tailor-made information for preparing for your future. Our richly diverse country is made up of countless backgrounds, ethnicities, and nationalities, yet we all want the same thing — a secure future. You can see many of the diverse people we serve at www.socialsecurity.gov/people.

Younger people need to know, the earlier you start saving, the more your money can grow. Our website for young workers at www.socialsecurity.gov/ people/youngpeople/saving.html has many resources that can help you secure today and tomorrow.

Veterans and wounded warriors, as well as their families, sometimes face unique obstacles when saving for their future. Our website has life-changing information at www.socialsecurity.gov/ people/veterans.

After more than 80 years of success, we know that Social Security will always be there for you. Securing your today and tomorrow will always be our priority.

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

Want more information about the Social Security Administration? go to page 12



# Social Security Administration requently asked questions

#### Question:

**PAGE 12** 

If I call 1-800-772-1213, can a Social Security representative take my application for Medicare prescription drug help over the phone? Answer:

If an interviewer is available when you call the 800 number, he or she can take your application over the phone. If an interviewer is not immediately available, we can schedule a telephone appointment for you. For the fastest and most convenient way to apply for Medicare prescription drug help, go online to www. socialsecurity.gov/prescriptionhelp.

#### Question:

*If I retire at age 62, will I be eligible for Medicare?* 

#### **Answer:**

No. Medicare starts when you reach 65. If you retire at 62, you may be able to continue medical insurance coverage through your employer or purchase it from a private insurance company until you become eligible for Medicare. For more information see our publication, Medicare, at www.socialsecurity.gov/pubs, or call us at 1-800-772-1213 (TTY 1-800-325-0778).

#### Question:

I worked for many years before I became disabled, but I didn't have enough recent work to receive Social Security Disability (SSDI) payments. I receive for SSI. Will I ever receive Social Security payments?

#### Answer:

It depends. If you have at least 40 quarters of coverage, you can be eligible for Social Security retirement payments beginning at age 62. Additionally, if you are performing some work while you are on SSI, you may become currently insured for disability payments in the future. There are other ways in which you could become eligible for Social Security benefits, including benefits through a spouse or a divorced spouse. For more information, you may call 1-800-772-1213 (TTY: 1-800-325-0778) or contact your local Social Security office.

#### **Question:**

I am receiving Social Security and Supplemental Security Income (SSI) benefits. I just got married, and I am wondering if my benefits, and my new spouse's benefits, will stay the same. Answer:

#### If you marry, your spouse's income and resources may change your SSI benefit. It is your responsibility to report your status change to Social Security as soon as possible. If you and your spouse both get SSI, your benefit amount will change from an individual rate to a couple's rate.

If you are receiving Social Security benefits as a widow, divorced widow, widower, or divorced widower, other factors to keep in mind are:

- You cannot get benefits if you remarry before age 60; and
- You cannot get benefits if you're disabled and remarry before age 50.

Generally, your benefits end if you were receiving divorced spouse's benefits and you remarry. You can read more about SSI and Social Security benefits at our publications library, available at www.socialsecurity.gov/pubs.

#### Question:

*My uncle states that he is considered to be 70 percent disabled through the VA. Does Social Security rate my disability on a percentage scale?* **Answer:** 

Social Security does not rate individuals on a percentage scale for disability benefits. For Social Security purposes, a disability is defined as:

• A medical condition(s) that must have lasted, or be expected to last, at least one year or ends in death; and

• The condition must prevent you from performing substantial work.

For more information regarding disability benefits, please visit www.socialsecurity.gov/ disabilityssi.

#### Question:

What is the earliest age I can begin receiving Social Security retirement benefits? Answer:

The earliest age you can begin receiving Social Security retirement benefits is age 62. If you decide to receive benefits before your full retirement age, which for most people is age 66 or 67, you will receive a reduced benefit. Keep in mind you will not be able to receive Medicare coverage until age 65, even if you decide to retire at an earlier age. For more information, go to www.socialsecurity.gov/retire.

#### Question:

*I've heard you can apply online for retirement benefits. But isn't it easier just to go into an office?* **Answer:** 

Retiring online is the easier way to go. There's no need to fight traffic to travel to a local Social Security office and wait for an appointment with a Social Security representative. You can apply in as little as 15 minutes. Just visit www.socialsecurity. gov. Once you submit your electronic application, you're done. In most cases, there are no forms to sign or documents to mail. Join the millions of people who already retired online. Visit www. socialsecurity.gov.

#### Question:

I'm expecting a baby this June. What do I need to do to get a Social Security number for my baby? Answer:

Apply for a number at the hospital when you apply for your baby's birth certificate. The state agency that issues birth certificates will share your child's information with us, and we will mail the Social Security card to you. You can learn more about the Social Security number and card by reading our online publication on the subject, available at www.socialsecurity.gov/pubs.



## **INTERSECTION OF BUSINESS & WEALTH**

## The Second Great Lakes Bay Region's "All-Inclusive Wedding Expo"

Historic First Congregational Church of Saginaw, Michigan announces an upcoming event, the second Great Lakes Bay Region's "All Inclusive Wedding Expo" featuring wedding vendors, Church tours, and our Minister of Music, Dr. Quincy O. Dobbs playing organ or piano wedding selections in our beautiful sanctuary (requests definitely being taken). The event takes place here at First Congregational Church on Tuesday evening, February 7, 2017 from 4:00 – 7:00 PM. Admission is free.

With the purchase of a \$5.00 ticket, one lucky couple has a chance to win a wedding here at First Congregational Church with an ordained United Church of Christ minister (or the option to choose their own clergy person or a qualified officiant) at no cost! The grand prize wedding package includes choice of location in either the beautiful sanctuary (seating up to 300) or the smaller Iliff Chapel (seating up to 75), and includes aisle candles, building security, and the music minister's talents, including choice of organ and/or piano music. (Some restrictions may apply.)

Many local vendors have been invited to show off their wedding wares and services to traditional and LGBT couples preparing for an upcoming wedding. (Note: Last minute vendors can be accommodated. Vendor tables are \$20.00 per table.) First Congregational Church has a ceremony/wedding package for every wedding type! Mark your calendars and come on out to check out this beautiful wedding venue in downtown Saginaw!

- We are an "Open and Affirming" Church that celebrates the love of all peoples.
- We give God's blessings to the marriages of all peoples in a traditional church/

religious/historical setting.

 Our Church features a traditional sanctuary with a painted cathedral ceiling, a grand aisle, a recently renovated 1929
 E. M. Skinner organ and a Steinway piano, the best acoustics in the downtown Saginaw area, and clergy that celebrates with the LGBT community as well as the traditional faith community. You are welcome here.

Sunday morning worship is every Sunday at 10:30 AM and we regularly enjoy visitors from all faiths and all walks of life. For more information, call the Church office at 989.754.6565, Tuesday through Friday, from 9:00 AM – 4:00 PM, "like" our Facebook page, or visit our website at www. fccsaginaw.org. Let us help you celebrate this life event with you!



# Free Business Start-Up Seminars 2017

Hoyt Library 505 Janes Avenue, Saginaw

Wednesday, January 18, 2017, 1pm and Thursday, February 16, 2017, 5pm



Public Libraries of Saginaw

Go Places

#### PAGE 14

The Michigan Banner First Great Lakes Bay Regional Newspaper

**JANUARY 16, 2017** 

# 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









## **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.

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!



1555 S. Washington Ave., Saginaw MI 48601 | 989.753.3475

themichiganbanner.com

**PAGE 17** 

## FUNDRAISING GOOD TIMES

# **Define Your Giving Priorities in 2017**

Part one of a two-part series



As 2016 came to a close there was an avalanche of well crafted requests to give to nonprofits. These came in the US mail and via email. They were on TV, radio, Facebook, Twitter... everywhere! So many were compelling. They combined emotion with facts. They communicated impact. They spoke to us personally. They let us know that our gift - no matter what size - would make a difference.

As fundraising consultants we were impressed. As human beings we knew that our family had only so much we could give. And, we suspect that you – our readers – are not that different. We all want to make a difference. especially in those areas that are important to us on a personal level. And we want to connect to our community, to pool our resources and help transform our neighborhoods and the future for our youth and elders. But there is only so much each can give.

It can be easy to get caught up in giving because of a pull on your heart-strings, or because your friends or coworkers are giving to a specific nonprofit. Here's our recommendation: define your giving priorities.

Here are three ways to define your giving and three benefits to doing so.

#### Three ways to define your giving.

Examine your values as an individual and as a family. Take time to reflect on your values, write them down, and discuss as a family. Your values should drive your giving. For example, if education is a value vou can further refine this to early education, high school mentoring, scholarships, college support, or another aspect of education that is important to you.

The next step is to learn which nonprofits fit with your values, and to research them. Look online using GuideStar.org or your state attorney general's webpage. These provide information about nonprofit programs, finances, board leadership, mission and more. You can also phone a nonprofit and talk with someone about their work. Make a visit and observe the nonprofit in action, or attend a public event. Check out their website and social media, and talk with people you know and trust to see if they know of the nonprofit and its work.

After you decide which nonprofits you want to give to, determine how much you are able to give. Once you know the amount decide if you will give monthly, every paycheck, or perhaps once a year. Put in place a system for actual giving that works for you. It could be an automatic withdrawal from a bank account, an online gift, or a check you write. Benefits of defining your giving priorities.

When you define your giving priorities you can make an impact that is in line with your values. You can give on your terms without having a "giving hangover." And you can be comfortable when saying "yes" and when saying "no."

Your giving makes an impact: you get to define the impact that your giving makes both on nonprofits and your budget.

Copyright 2016 – Mel and Pearl Shaw Mel and Pearl Shaw are authors of the new book FUNdraising Good Times Classics Vol. 1 now available on Amazon.com. For help growing your fundraising visit www.saadandshaw.com or

call (901) 522-8727.





# **EDUCATION**

## Monica Hernandez-Alaniz awarded Spirit of Martin Luther King, Jr. Award

Monica Hernandez-Alaniz, Delta College Associate Counselor who empowers students to follow their dreams, is the 2017 recipient of the College's Spirit of Martin Luther King, Jr. Award.

The award is sponsored by Delta's Black Faculty and Staff Association. Members annually select a Delta College employee whose service to the institution and community exemplifies the spirit of Dr. King's work and values.

Monica Hernandez-Alaniz, has held several positions since joining the staff of Delta College in 1999. She has worked as a Multicultural Advisor, Academic Advisor, Associate Counselor and Advisor for Society of Hispanic Leaders (SOHL, student organization). In 2015, Hernandez-Alaniz served as Chair of Executive Council for Administrative Professional Staff (ECAPS), in addition, has served on Human Relations Committee, Hispanic Heritage Month Committee and currently on the College's Diversity Team.

She also began her higher education at Delta, and has since gone on to receive master's degrees in Professional Counseling and Family Life Education/Family Studies. Monica is a member of the American Counseling Association and National Council of Family Relations.

In addition to coordinating various charitable events and fundraisers, she has served in the community as a member of the following leadership boards the Girls Scouts of Mitten Bay, League of United Latin American Citizens--Saginaw Chapter (L.U.L.A.C) and Advocates for Latino Student Advancement in Michigan Education (A.L.S.A.M.E.).

Hernandez-Alaniz will receive the prestigious award at the 21st Dr. Annual Martin Luther King Jr. Unity Luncheon on Monday, January 16, 2017 at the Dow Event Center, Unity Hall. The Saginaw chapter of Alpha Phi Alpha Fraternity and Delta College's Black Faculty and Staff Association annually co-sponsor the King luncheon. Dr. King was a member of Alpha Phi Alpha. The program begins at 11am. The Unity March will begin at 9:45am at the intersections of Franklin and Hayden Streets in Saginaw and will proceed to the Dow Event Center.

Hernandez-Alaniz teaches Career Decision Making and College Success courses which gives her an opportunity to share her passion for encouraging and empowering students to push through the difficult times to reach their goals.

"Monica is a source of inspiration and tenacity to everyone with whom she interacts," said Wendy Burns, President of the Delta College Black Faculty and Staff Association. "She has served in many collaborative capacities and in all capacities reminds us all to continue to strive for the very best in ourselves and our communities. And, for these reasons was selected as the 2017 recipient of the College's Spirit of Martin Luther King, Jr. Award."

Monica is a proud single parent of two children, Racquel and Bryan.

"I want my kids, and everyone else's, to understand that no matter what life may bring, you can achieve your goals and dreams," said Hernandez-Alaniz. "As Caesar Chavez once said, '¡Sí, se puede!' -- Yes, we can!"

#### **Past Award Recipients**

2016 Rosemary Reeves 2015 Dr. Linda Holoman 2014 Dr. Charissa Urbano 2013 Carl Ruth 2012 Beverly Westbrook 2011 Mary Beth Looby 2010 Dr. Jean Goodnow 2009 William E. Ketchum, Jr. 2008 Teresa Stitt 2007 Katrina Nichols 2006 Joan Sabourin 2005 Jack Crowell 2004 Neville Britto 2003 John Pugh 2002 Willie Thompson 2001 Dr. Betty Jones

Tickets to the program are \$40. For additional information, contact George Adams, 989-797-4096 or Eddie Foxx, 989-777-6049.

## Finalists named in vice president for research and dean of grad studies search

#### Candidates will visit campus this month

Finalists seeking to serve as Central Michigan University's vice president for research and dean of graduate studies will visit campus for interviews and open forums beginning Jan. 9.

The 10-member search committee, chaired by CMU Vice Provost for Academic Effectiveness Claudia Douglass, announced the two candidates following a national search.

Candidates and the dates of their campus visits and open forums are:

David Ash, CMU interim vice president for research and dean of graduate studies. Ash's forum

is scheduled from 1 to 1:50 p.m. Monday, Jan. 9, in Park Library Auditorium; and

Gregory Hand, West Virginia University special assistant to the vice president for health sciences. Hand's forum is scheduled from 1 to 1:50 p.m. Wednesday, Jan. 18, in Park Library Auditorium.

The vice president for research and the dean of graduate studies will foster research collaboration among CMU faculty and staff and between CMU and appropriate external entities. The person in this position also will work across the academic division to increase the quality and quantity of research, scholarship and creative work at CMU and will manage internal grant programs and other investments to improve research and creative work at CMU.

All open forums will be recorded and available for review on the Office of the Provost website until the search has completed. The website also will feature a form to provide feedback on each candidate.





Marc Peretz | Photo Credit: Saginaw Valley State University

Saginaw Valley State University has announced that Marc Peretz has been chosen to serve as dean of the College of Arts and Behavioral Sciences. He had been serving as interim dean since July 2015.

Peretz joined the SVSU music faculty in 1989 and served nearly 20 years as department chair. In addition to serving as interim dean, he has held the position of associate provost for international and advanced studies since 2014. During this time, SVSU's English Language Program earned national accreditation and international enrollment increased.

From 2010 to 2014, Peretz served as SVSU's accreditation liaison officer, in advance of an eventual successful re-accreditation by the Higher Learning Commission.

"Marc brought a great deal of administrative experience to his appointment as interim dean and has been effective in that role for nearly 18 months," said Deb Huntley, SVSU provost and vice president for academic affairs. "After conducting an extensive national search, we concluded we had the right person serving in that role. Marc enjoys the support of his colleagues within the college and that will be important as we work to enhance student success through innovative teaching in the arts, humanities and social sciences."

Students in SVSU's College of Arts and Behavioral Sciences have enjoyed a banner fall in academic competition.

The SVSU moot court program is sending four teams to the American Moot Court Association national tournament in Gulfport, Florida January 6-7. Only two colleges or universities – out of more than 350 nationally – qualified more students to attend the contest. In all, 80 teams with 160 students will compete.

A total of nine SVSU students have qualified for the national forensics tournament that will be held April 13-17 at the University of Wisconsin Eau-Claire.

Student Erik Breidinger earned top honors for presenting his community-minded research on the Kawkawlin River. A communication and geography double major from Auburn, he won first place in the undergraduate paper presentation category at the American Association of Geographers East Lakes/West Lakes conference in October.

Prior to SVSU, Peretz taught at Ball State University and the University of Tennessee-Chattanooga. He completed a Doctor of Musical Arts degree at Temple University.

A resident of Midland, Peretz has administrative experience outside of his college, as well. While serving in the provost's office, he filled temporary appointments as associate dean for the colleges of Education, and Health and Human Services. He officially begins his new duties January 1.

## SVSU home to 'best dorms' in Michigan and among top 20 in the nation

Saginaw Valley State University is ringing in the new year having secured — and improved — its reputation as a neighborly and friendly institution for students to live, according to a website grading "Best Dorms" in the nation.

The website, Niche, ranked SVSU's residential facilities No. 1 in the state and No. 19 nationally. Niche first ranked SVSU No. 1 statewide in 2015. The university was ranked No. 26 nationally at the time.

Niche calculates their rankings using a weighted formula where 70 percent of a school's score came from students' satisfaction with their housing, as well as data from the U.S. Department of Education. The ranking assesses 1,398 fouryear colleges and universities.

News of SVSU's stellar review was no surprise to Sean Gilmore. The junior accounting major from Oxford, Michigan has lived in SVSU housing since he was a shy freshman. "The dorms here really helped me break out of my shell that first year," he said. "It's a very safe-feeling environment where you feel comfortable walking around and meeting new people. That helped me become the person I am today."

Gilmore said students are attracted to the oncampus activities and camaraderie felt between neighbors.

"The staff and students are very friendly," Gilmore said. "It feels like home."

One of those staff members — Michele Gunkelman, SVSU director of Residential Life — said the university wants residents to feel as if they are part of a community.

"We work with students to create an environment where they are part of the experience, where they are engaged in their community, and where they are empowered to make the most of their experience," she said. During the 2015-16 academic year, Gunkelman's office offered 349 residential liferelated programs for the SVSU community. She said about 80 percent of on-campus students participated.

"The Residential Life staff takes great pride in the work they do to make living on campus an enriching experience for students," she said.

More than 2,400 students currently live on SVSU's campus. Four the past eight years, at least 70 percent of the freshman class has chosen to live in SVSU's residence halls.

To view the "Best Dorms" list, go to https://colleges.niche.com/rankings/best-college-dorms/.

To view 360° videos of Freshman Housing go to: svsu.edu/livingoncampus/freshmanhousing/. To view 360° videos of Upperclass Housing go to: svsu.edu/livingoncampus/upperclasshousing/.



#### PAGE 20

#### The Michigan Banner First Great Lakes Bay Regional Newspaper

**JANUARY 16, 2017** 

# From McNair Scholar to elite minority fellow

Political science undergraduate is one of 14 nationwide fellowship recipients



programs — aims to increase the number of underrepresented scholars within the political science discipline.

He currently is interviewing for admission into graduate and doctoral programs and plans to explore voter turnout of African-American millennials and emerging social movements such as the Black Lives Matter movement.

"When I transferred to CMU, I knew I wanted to make some kind of impact," said Watts, who transferred to CMU from Schoolcraft College. "I hope to do the same wherever I end up pursuing my doctoral degree."

In addition to crediting the McNair

It didn't take Donovan A. Watts long to reap the rewards of his undergraduate research and degree in political science from Central Michigan University.

After graduating in December, the Detroit native was named among 14 nationwide recipients of the 2017-18 American Political Science Association Minority Fellowship.

Watts' undergraduate research focused on the knowledge and attitudes of CMU's African-American students based on the recent conflicts between law enforcement officers and African-Americans. He also became involved with Pi Sigma Alpha — the national political science honor society — and served as the CMU chapter's president his senior year.

As a first-generation college student, Watts participated in the McNair Scholars Program

— a federally funded program that prepares undergraduates for future doctoral studies. He quickly seized opportunities to pursue his research interests in American politics with a concentration on race and ethnic politics and political participation.

"To be one of 14 scholars is a huge accomplishment," Watts said, noting that other recipients graduated from institutions such as the University of Alabama, University of Wisconsin-Milwaukee and Cornell University. "I'm seeing my hard work at CMU is paying off."

Watts hopes to use his ASPA fellowship and doctoral degree to influence policy decisions that will have an impact within the African-American community. This minority fellowship program designed for students who are applying to or are in the early stages of political science doctoral Program for propelling his college career, Watts said he owes so much to CMU political science professor Joyce Baugh, who served as his McNair faculty mentor and as the Pi Sigma Alpha advisor.

Photo Credit: Ceentral Michigan University

"Everything I've done at CMU wouldn't have happened without Dr. B," Watts said. "Whether it was helping me with my research or finding scholarships, she helped me grow so much."

Seeing Watts succeed is equally as gratifying for Baugh, who saw firsthand the dedication he had to put in the extra work needed to succeed.

"People often forget about the struggles of first-generation college students and the added challenges they face," Baugh said. "Donovan is a bright young man who I've enjoyed working with. I wish I had more students like him."



#### **JANUARY 16, 2017**

#### **The Michigan Banner First Great Lakes Bay Regional Newspaper**







No worries! We have scholarships for you, too. Check out this list of opportunities and apply by February 15, 2017.

#### Visit

http://www.saginawfoundation. org/site/scholarships/additionalscholarship-opportunities/scf-outcounty-scholarships/ for more information and to apply.



## **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





PAGE 22

# **COMMUNITY** Saginaw Community Foundation Marks 30 Years of Awarding Scholarships

Saginaw, Mich. – This year will mark the 30th year of scholarship awards from Saginaw Community Foundation. To celebrate this milestone, Saginaw Community Foundation is looking to re-connect with past scholarship recipients.

"We would like to hear from our past scholarship recipients and find out how a scholarship from Saginaw Community Foundation has made an impact in their lives," said LeeAnn Martuch, program officer at Saginaw Community Foundation.

Since awarding its first scholarship in 1987, the number of scholarship funds has grown to more than 190. In 2016, 259 students were presented with 423 awards totaling \$469,956. Many funds award multiple scholarships with award amounts ranging from \$500 to \$4,000. The scholarship funds support post-secondary education pursuits for college or vocational training.

"It's exciting for us and for our donors to

learn what our scholarship recipients have been able to accomplish," said Martuch. "It doesn't matter if you received a scholarship last year or thirty years ago, we would like to hear from you."

If you or someone you know received a scholarship from Saginaw Community Foundation, contact LeeAnn Martuch at Saginaw Community Foundation at (989) 755-0545 or via email at leeann@saginawfoundation.org with details.

## NAACP to Host Press Conference: State of the Community Address: "Prosperity for a few, Status Quo for many"

The NAACP Saginaw Branch hereby invites representatives of the media, elected officials, civic and organizational leaders, members of the clergy and members of the public to a community press conference to be held at the Andersen Enrichment Center on Tuesday, January 17, 2017 at 10:00 a.m.

The purpose of the press conference is to deliver a summary statement pertaining to the state of the community/region highlighting how much of the regional prosperity hasn't consistently benefited many area citizens, mainly African-Americans, Hispanics and other disadvantaged citizens throughout the region. Comments will be offered by Leola Wilson, NAACP Branch President, Terry Pruitt, NAACP Co-Chair Political Action Committee, former 95th Michigan

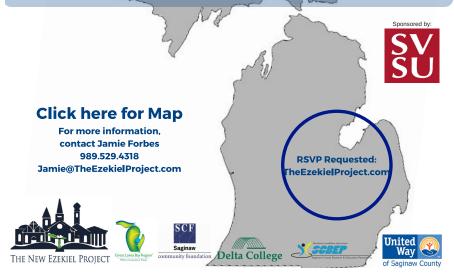
State Representative Carl Williams, **Co-Chair NAACP Political Action** Committee. The address will detail the ongoing social and economic disparity that exists between groups of citizens in the area. Finally, the press conference will highlight local NAACP advocacy efforts that will be undertaken and list priority areas that the organization feels must be addressed to achieve greater equity and inclusion for all area residents including some recommendations around the recently announced approval for the Delta College Downtown Center.

For more information or to confirm your attendance please direct your call to: Terry Pruitt (989) 992-1816 or Carl Williams (989) 574-7432.

# 2017 GREAT LAKES BAY **TRANSPORTATION SUMMIT**

## DATE: JANUARY 27th TIME: 12:30-4:00PM

LOCATION: Saginaw Valley State University: Park in Lot G2 12:30 - Lunch at The Marketplace in Guris/Doan Hall 1:30 - Session begins in Ott Auditorium in Gilbertson Hall





#### **JANUARY 16, 2017**

#### The Michigan Banner First Great Lakes Bay Regional Newspaper

# **#FlintUnityFarmingProjectStory**



The purpose of the Ben Marshal Foundation is to promote a better community by inspiring area youth through education, mentoring, fitness & gardening like my father has done as a son, husband, school teacher, mentor & as a coach for nearly 50 years in the city of Flint, Michigan. It's from my dad's upbringing that we started the Flint Unity Farming Project. There are many area gardening projects in the area, but the Flint Unity Farming Project that just started is the only one that earned & won this award! lol What makes our Farming Initiative different from other gardening projects in the area is that we are helping get Flint area children into college at Alcorn State University in Lorman, Mississippi and Rust College, near Memphis, Tennessee. We are networking to add on several more colleges to give more children more opportunities to experience higher learning. We will be teaching kids how to plant & grow vegetables that can offset the effects of lead exposure using a collegiate like curriculum to help inspire & build positive learning traits outside of their regular school work. The Flint Unity Farming Project will consist of a Non profit section, as well as the Business Sector with the Trevis Rouser Lawn Service where we will hire our kids to work in the spring and summer cutting lawns & doing



landscaping & hopefully shoveling snow in the winter time.

Through the Marshall University program, we will include teaching tennis to area kids, as well as health & Fitness classes. We'd like for all kids that intend to place school team sports to join us. Locally I'd like thank Ms. Angela Stamps, President of the North Side's Berston Bike Club () & Mrs. Renee Harvey of the Flint Area Land Bank in getting the Trevis Rouser Memorial Gardens at Berston & for helping us acquire the 751 Addison to start our project. We asked many local Flint area businesses, foundations & organizations for donations to start this project and was denied by all 574 of them we asked. I grew frustrated with the lack of support offered to us locally so started networking with friends & business owners nationally about the FUFP. Thanks to Aurora Innovations, that's over 2,391.6 Miles away from Flint spoke with me & was intrigued by our plan to teach kids gardening and donated over 9 thousand dollars in supplies & equipment for us to start the Flint Unity Farming Project. Less than 6 months after we struggled to even get the Flint Unity Farming Project started, the Flint Unity Farming Project has been recognized locally & nationally for our community works.http://www.kentakee.org/



We are committed to helping the citizens of Flint, Michigan & children victims of the Flint Water Crisis. The NonProfit sector of our program has been a success & our goal for is setting up the business side of our initiative for 2017. We'd like to start a chicken farm, egg farm, Cattle etc. Businesses & corporations willing to help or assist in this endeavor, contact me. Thanks to the kindness of Pastor Mrs. Henderson, we will now teach the Winter indoor class there. Because of the ongoing Flint Water Crisis, the Winter Indoor Gardening class we will teach kids how to grow vegetables that will offset the harms of lead toxins. Our commitment is to help the people of Flint, Michigan, especially the children & families that suffered from the Flint Water Crisis, which is still ongoing. Some experts say it will take at least 10 years before the water situation will be corrected. We are working diligently to start this class next month. We are still in need of supplies. If you wish to assist, support, give or donate to this event, call/text/Voice me at , or email me . The goal of the Marshall Foundation is to plant seeds in the minds of our kids today, for them to grow into positive leaders of the futuresomething my Father, Ben Marshall used to tell his students.

### Article and photos submitted by: Delmond Marshall



#### PAGE 24

#### **The Michigan Banner First Great Lakes Bay Regional Newspaper**

#### **JANUARY 16, 2017**

**Sabrina** 

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

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.

Source: www.saginawheadstart.org

"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





#### **JANUARY 16, 2017**



When you think about your village, who do you think of?

Your neighbors. Your family. Your friends. They are all individuals you can count on to get things done, now and in the future.

At Saginaw Community Foundation, when we think of our village, it includes everyone in Saginaw County and the Great Lakes Bay Region. Your help is needed today to take care of our village.

For good. For ever.



There are many passions in our village. Education of our youth, public safety, and the health and wellbeing of residents – to name a few. At Saginaw Community Foundation, we are uniquely positioned to connect donors to the causes they are most passionate about.

For 32 years, we have supported hundreds of organizations and those organizations have helped support thousands of individuals across Saginaw County. *How can one organization do so much?* 

We bring together the financial resources

of individuals, families and local businesses to support nonprofits in our community. We act as a convener by bringing groups and individuals together to reach common goals. We're a place where diverse interests and different voices come together to make real change happen.

It's up to folks like you to make a difference in our village. By supporting your community foundation, you have a stake in the future of our community – neighbor helping neighbor – to make our village a better place.

# put to work

A gift made to The Lucy R. Allen Cornerstone Fund becomes part of our permanent administrative endowment, which means it will benefit Saginaw Community Foundation forever. We pool gifts together and invest them to maximize resources available for the Foundation to address a wide variety of community opportunities.

 Convene groups and individuals together to combine resources, talents and shared visions to reach common goals

- Provide grants to help fund projects and initiatives right here in Saginaw County
  totaling nearly 2,100 since 1984 with an impact of over \$26 million
- Award hundreds of scholarships yearly for those seeking secondary education
- Guide young philanthropists via FORCE, our youth advisory council
- Operate our Youth First After School Program – a resource for children and parents



It's time to come together to support your village. Local folks helping create opportunities right here in Saginaw County. Regardless of size, all gifts are a statement of support and a belief in our mission to fulfill donor wishes and enable community initiatives to come to life, now and forever.

Donate now securely online or download a contribution form (PDF) and return via mail by Friday, December 30.



**Donate today by visiting** https://saginawfoundation.thankyou4caring.org/cornerstone16



#### PAGE 26

#### **The Michigan Banner First Great Lakes Bay Regional Newspaper**

**JANUARY 16, 2017** 





### A top-notch education.

Delta is one of the nation's leading community colleges. Known for innovation, community leadership, teaching excellence and caring about each student every step of the way.

Delta College is recognized as one of the nation's 50 best community colleges by the philanthropic Aspen Institute.

### Personal attention.

Delta has 13,000 students – each with personal attention. Classes are small and students have the resources and support they need to succeed.

Resources like free tutoring, free writing and presentation support, counseling services, veteran services and academic advising.

## Flexible scheduling that fits your life.

Delta offers 5,000 classes – days, evenings and weekends – so students can create a schedule that works best for them.

Plus, there are online classes and "blended" classes that only require occasional campus visits.

## Save thousands.

Delta costs less than half that of a public university, but you get the same great education. Plus, consider this:

Delta has \$1 million in local scholarships available, half of Delta's students get financial assistance and payment plans are available.

## So many possibilities.

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

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

#### ĥ Transfer seamlessly.

Delta has 145 transfer agreements with other colleges and universities to make sure your credits go with you.

95% of grads said they were happy with the way their credits transferred.

The MTA (Michigan Transfer Agreement) guarantees 30 credits transfer anywhere in Michigan.

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



## **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 Ezekiel Project**

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

#### **Good Neighbors Mission**

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

#### **Great Lakes PACE**

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

#### **The Neighborhood House** 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, Hovt. 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

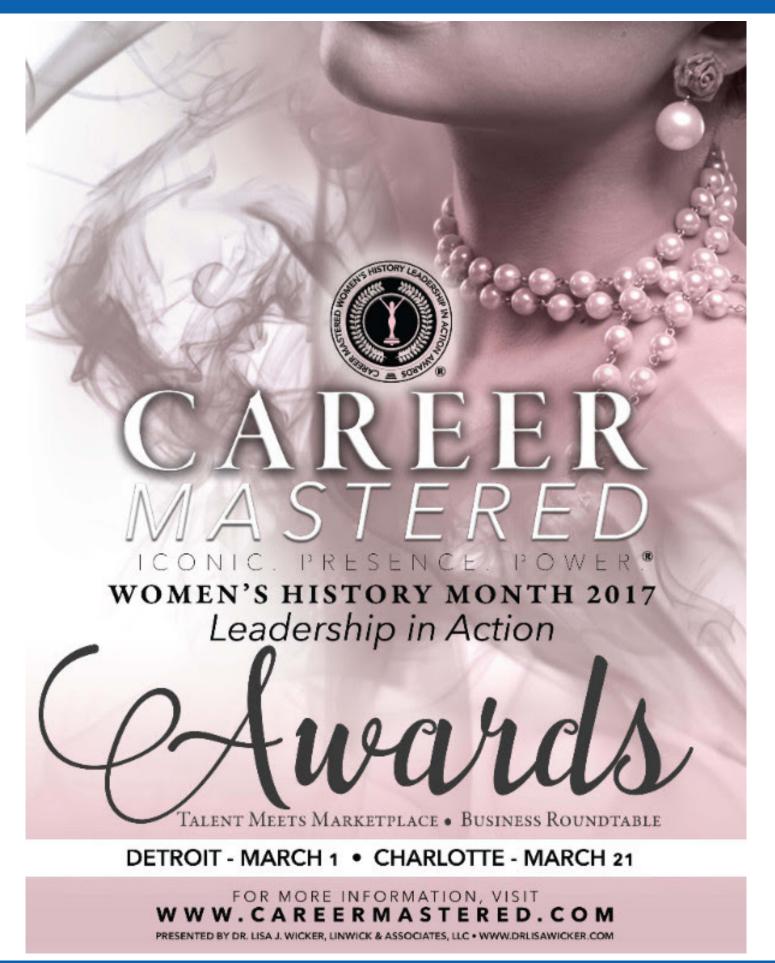
## Saginaw-Shiawassee Habitat for Humanity Welcomes All!



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.

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





# Raise Hope Broster 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

## 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 group.

**PAGE 29** 



> For Team One locations visit TeamOneCU.org or call 989-754-6575

# 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!

# The New Ezekiel Project's 21st Annual Rev. Dr. Martin Luther King Jr. Prayer Breakfast

Horizon's Conference Center 6200 State St. Saginaw February 11, 2017 9-11:30AM \$25

'We may have all come on different ships, but we're in the same boat now.' -Dr. Martin Luther King, Jr.

Speaker: Rev. B. De Neice Welch Bidwell United Presbyterian Church Pennsylvania Interfaith Impact Network



To buy tickets, contact Jamie 989.529.4318 Jamie@TheEzekielProject.com or purchase online www.TheEzekielProject.com



## 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 1114 N. 6th Street E-mail: office@faithharvestministry. org

#### **Grace Chapel Church**

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

#### **Greater Renaissance**

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

#### **Greater Williams Temple**

**Bishop H.J. Williams** 4095 Windmere Dr. Saginaw, MI 48603

#### Jacob's Ladder

989-755-5291

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

#### Life in Christ Ministries

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

#### **Messiah Missionary Baptist Church**

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

#### **Mt. Olive Baptist Church**

Pastor Marvin T. Smith Saginaw, MI 48601 989-752-8064

#### **New Beginnings Life Changing** Ministries

Pastor Otis Dickens 2312 S. Washington Ave. Saginaw, MI 48601 989-755-3650

#### **New Birth Missionary Baptist**

Pastor Larry D. Camel 3121 Sheridan Saginaw, Michigan 989-327-1755

#### **New Covenant Christian Center**

Pastor Ron Frierson 523 Hayden Saginaw, MI 752-8485

#### **New Hope Missionary Baptist Church**

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

#### **New Life Baptist Church**

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

#### **New Mt. Calvary Baptist Church**

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

#### **Ninth Street Community Church**

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

#### **Prince of Peace Baptist Church**

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

#### St. John Ev. Lutheran Church

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

#### **Saginaw Valley Community**

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

#### **St. Lukes CME Church**

1121 Tusola Saginaw, MI 48607 989-755-0351

#### **The Potters Touch Ministries**

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

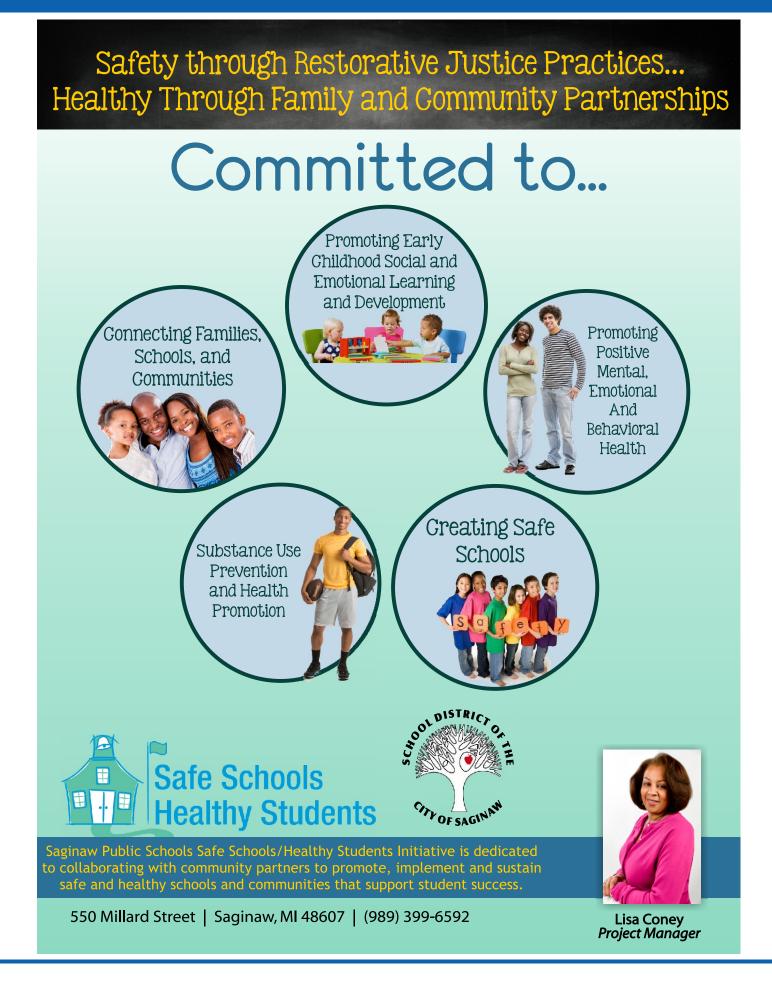
Pastor Rodrick Smith 721 Johnson Saginaw, MI 48607 989-754-9621

## OBITUARIES AND MEMORIALS

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



PAGE 33





## POLITICS & PUBLIC POLICY

## Kildee Calls on President-Elect Trump to Detail National Plan to Fight Outsourcing, Create More U.S. Manufacturing Jobs



Congressman Dan Kildee (MI-05) today called on President-elect Donald Trump to develop a comprehensive national plan to boost American manufacturing and stop the overseas outsourcing of good-paying U.S. jobs. Joined by his colleagues at a press conference at the U.S. Capitol, Congressman Kildee implored Presidentelect Trump to develop a national strategy to stop outsourcing instead of dictating U.S. policy through 140 character tweets.

Congressman Kildee is a cosponsor of the Overseas Outsourcing Accountability Act, introduced by Congresswoman Cheri Bustos (IL-17), which would require the President to create a national strategy to stop outsourcing and allow Congress to measure its success through a review every two years. The strategy must include specific goals and recommendations to prevent companies from sending American jobs abroad.

"I stand willing to work with President-elect Trump to protect good-paying American jobs if he is willing to engage in a serious policy discussion about how we can boost our exports and create jobs here in the U.S.," said Congressman Kildee. "Having a national strategy to stop outsourcing and promote domestic job growth is good for Michigan, good for the American people, and good for our economy."

In Congress, Kildee has been a champion of boosting America's manufacturing exports. He previously served on the President's Export Council, advising the President on policies to improve U.S. trade performance, promote exports and strengthen the U.S. economy. Congressman Kildee also currently serves as a Vice Co-Chair on the Automotive Caucus in Congress, working to promote the American auto industry and bring good-paying jobs to Michigan.

Congressman Kildee has also fought to keep jobs in Michigan and the U.S. by speaking out against unfair trade deals like the Trans Pacific Partnership (TPP) and the North American Free Trade Agreement (NAFTA). Last week, he joined AFL-CIO President Richard Trumka and other Democratic colleagues to call on President-elect Trump to renegotiate NAFTA within his first 100 days in office.

Congressman Kildee's full remarks from the event can be viewed https://www.facebook.com/ HouseDemocrats/videos/vb.88917718547/101548 04103238548/?type=3&theater.



#### **News from Representative Kildee**

(On January 3rd), I was sworn into the 115th Congress. It is an honor and privilege to continue fighting for Michiganders and representing you for another two years.

I will go to Congress each and every day as an advocate for you, your family, and our state. I'll work with my colleagues-both Democrats and Republicans- to get real results. There's no shortage of issues for uss to work on-from growing our economy, fixing our broken roads and bridges, and ensring affordable healthcare for all, I'm ready to get to work right away.

I hope that you'll stay in touch with me. Hearing your opinions helps me better represent you, so I encourage you to follow me on Facebook, Twitter, and Instagram, or visit my website www.dankildee. house.gov to email me about the issues you care about most.

Sincerely, Dan Kildee



# 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.

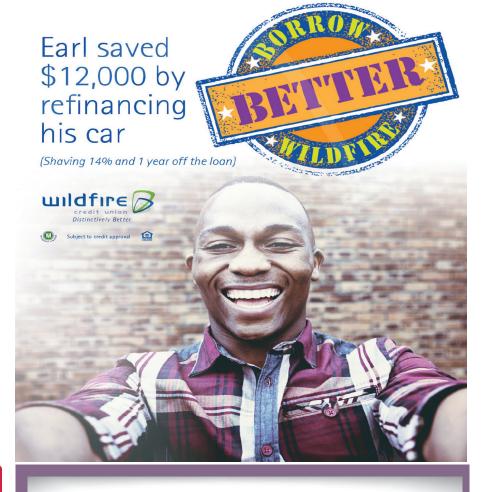
Contact Wardene Talley **989-754-2288** 





#### **JANUARY 16, 2017**



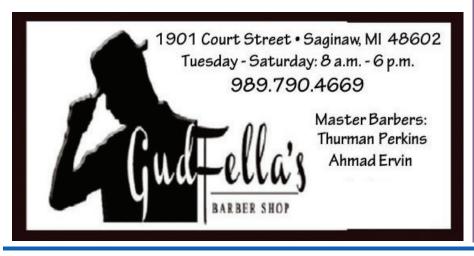




### Leon Washington, Sales Professional

5155 State St. Saginaw, MI 48603 Sional 989.790.5155 866.790.5155 Cadillac Doretta Williams is at it again with her new 2016 Cadillac SRX

#### www.McDonaldAuto.com



# it's **banking** made easy

Flexible Payment Auto Loans | Personal Loans Low-Rate Credit Cards | Easy Solution Re-Financing Save to Win Opportunities-Win \$15 to \$5,000 Debit and Credit Cash Advances

Payday Loans VIP Rewards Free Checking and more!



Proudly Serving the Great Lakes Bay Community 800-221-8880 frankenmuthcu.org



NCUA

#### **JANUARY 16, 2017**

#### The Michigan Banner First Great Lakes Bay Regional Newspaper

**PAGE 37** 

## The Great Lakes Bay Region Does Better with Garber.

Important, and the Garber family has committed to keeping the quality of life in the region at the top of their list. Their commitment to the community as a whole is second to none. That's why I became a Garber customer. From the initial special order of my vehicle to the delivery, I was treated with the utmost respect and had a great experience. **It matters where I buy my car.** That's why I buy from Garber!" – *Mike Bacigalupo* 

Chief Operating Officer, State Theatre of Bay City







### 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



## **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





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

Phone (989) 667-2000 Ext 341Fax (989) 667-0103Direct (989) 460-0341Email terry.reed@labadieauto.comWebsite www.labadieauto.comLabadie Buick Cadillac GMC • 711 S. Euclid Avenue • Bay City, MI 48706



PAGE 38

#### The Michigan Banner First Great Lakes Bay Regional Newspaper

**JANUARY 16, 2017** 



#### **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

Setimated Annual Savings = <u>\$14,750</u>



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



A DOME AN OR MANEN

#### **The Michigan Banner First Great Lakes Bay Regional Newspaper**

BUIC

LABAD

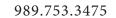
# **TERRY REED**

**Sales Professional - Used Cars** 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



[mt

themichiganbanner.com



# WORE 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.

f 🎔 in 🛅



svsu.edu/opportunity

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

