

THE MICHIGAN BANNER

Celebrating 16 years of Positive News



SVSU selects K-12 educators for Gerstacker leadership program

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DECEMBER 1



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UNCF to Host 27th Annual MLK Birthday Celebration Brunch in Detroit



Local Midterm Election Results: How Saginaw Voted

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ED GORDON
KEYNOTE SPEAKER



JOYCE THOMAS
DEVELOPMENT DIRECTOR FOR THE UNCF DETROIT

On Saturday, January 19, 2019, the United Negro College Fund of Detroit (UNCF) and the Detroit Inter-Alumni Council (DIAC) will once again commemorate one of HBCU's most famous alumni, Dr. Martin Luther King, Jr. (Morehouse College, 1948).

The 27th Annual MLK Birthday Celebration Brunch will be held at the Whittier in Detroit. The hard hitting, inspiring, intelligent, honest, and direct, Ed Gordon, Emmy award-winning broadcaster, will be the keynote speaker.

Gordon, a Detroit native, is host and executive

producer of the nationally syndicated program Conversations with Ed Gordon broadcasted on Black Entertainment Television (BET). In addition to an Emmy, Gordon is the recipient of a NAACP Image Award and Journalist of the Year Award from the National Association of Black Journalists.

Tickets for the event at \$75 per person, sponsorships are available. For additional information visit www.uncf.org/events/event/2019-uncf-diac-mlk-birthday-celebration-detroit or contact Patrice Neal at 313 873 1500 ext 1502.



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

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Why Co-ops and Community Farms Can't Close the Racial Wealth Gap



courtesy photo | Malik Yakini, Executive Director of the Detroit Black Community Food Security Network

Written by Zenobia Jeffries Warfield for Yes! Magazine, *reprinted with permission*

Residents of one Detroit historic neighborhood have been looking forward to next year's opening of a food co-op. It will help bring to market produce from a community farm and is part of a larger community development project that will include a health food cafe, an incubator kitchen for food entrepreneurs, and space for events. The project expects to employ 20 people from the mostly low- to moderate-income area.

Twenty jobs may not seem like a lot when unemployment in the approximately 80 percent Black city is 8.7 percent, twice that of state and national rates. But this is what economic progress generally looks like in many Black communities: cooperative ventures such as grocery stores and community farms. More than 150 years ago, Black people emerging from slavery formed cooperatives to grow, sell, and distribute food together because their very survival depended on it.

"Black people have a long history of using co-

ops as a way of navigating through an economic system that has been intentionally aimed to disinvest in our communities and prevent any kind of parity," says Malik Yakini, executive director of the Detroit Black Community Food Security Network, which is spearheading the project. "So, this is us latching onto a historical strategy that Black people have used in this country to try to build collective wealth."

Yakini believes in the cooperative strategy, and has made it his life's work of 40-plus years. When he was a college student at Eastern Michigan University in Ypsilanti, he and a group of colleagues started the Ujamaa Co-op Buying Club. "We would come to Detroit on Saturdays, buy in bulk, and bring it back to campus," Yakini says. "Members—students and faculty—would [then] pick up their baskets."

He also understands what cooperatives don't fix.

Cooperatives are a \$500 billion industry, so clearly they have capacity to build wealth. But little of that reaches Black and other marginalized communities. Of the approximately 30,000 co-ops

holding 350 million memberships in the United States, only a fraction are Black-owned.

Other efforts aimed at amassing Black dollars have fallen short. The number of Black-owned banks and credit unions continues to dwindle. A decade ago there were more than 50; that number is now down to 23. And Black-owned businesses in general struggle financially.

As much pride and empowerment as there is in community ownership of food-producing gardens and financial services such as credit unions to support local businesses, research shows those sorts of grassroots efforts cannot close the ever-growing wealth gap that has been historically and systematically created along racial lines. Controlling wealth by buying and banking Black is one piece of self-determination, but undoing economic segregation may be a problem too complicated for cooperative ownership alone to solve.

Continues on pg 34, Racial Wealth Gap



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THE LATINO BANNER

LIDER EN LA DIVERSIDAD

Vamos Adelante



Herbert H. and Grace A. Dow Foundation executive director Velasquez to deliver SVSU commencement address

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Saginaw Hispanic Historical Display Celebrates 10 Years

LB Pg. 4

**Submit your news at
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SVSU student receives leadership scholarship from Hispanic Latino Commission of Michigan



courtesy photo

A student leader at Saginaw Valley State University recently has earned a \$1,000 leadership scholarship from the Hispanic Latino Commission of Michigan.

Marcelina Fulgencio, a social work major from Saginaw, was one of 10 Hispanic students selected from colleges and universities across Michigan to receive this year's Future Leaders Scholarship.

Fulgencio said her scholarship application focused on Hispanic underrepresentation in higher education and her own goals for being a leader at SVSU and in her own community.

"Throughout the U.S., there aren't very many Hispanic students who are in higher education," Fulgencio said. "It felt good to be a part of that

small percentage, and I really try to advocate for the Hispanic community and say that it's important to go into higher education. We all have the potential and all the qualities to earn a college degree. It meant a lot to me."

The 10 Future Leaders Scholarship awards were presented to the winners during a Hispanic Heritage Month celebration put on by the Hispanic Latino Commission on Monday, Oct 15.

The scholarship is open to Hispanic and Latino students in Michigan who are pursuing an undergraduate or graduate degree. Selection is based on academic performance along with community service and demonstrated leadership skills.

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 16th anniversary!



Herbert H. and Grace A. Dow Foundation executive director Velasquez to deliver SVSU commencement address



courtesy photo

The executive director of the Herbert H. and Grace A. Dow Foundation will deliver the keynote address to graduates during commencement exercises at Saginaw Valley State University.

Jenée Velasquez, who also serves as chair of SVSU's Board of Control, will speak at both ceremonies: Friday, Dec. 14 at 7:30 p.m. and Saturday, Dec. 15 at 11 a.m. in O'Neill Arena of

the Ryder Center.

The graduating class totals 623 individuals expected to complete degree requirements, including 553 graduating students who plan to don regalia and march in their respective ceremonies.

Commencement exercises for graduates in the colleges of Business & Management, and Health

& Human Services will be held Friday evening. Students completing degrees in the colleges of Arts & Behavioral Sciences; Education; and Science, Engineering & Technology will take part in the ceremony scheduled for Saturday morning.

As is tradition, SVSU President Don Bachand will congratulate each graduate as he or she crosses the stage.

Velasquez has served as executive director for the Herbert H. and Grace A. Dow Foundation since 2005. Prior that appointment, she served Midland County's economic development corporation in two capacities: first as manager of economic development services and then as its chief executive officer.

Velasquez has maintained strong ties to the community. Beyond her board service at SVSU, she served as campaign co-chair for SVSU's Talent. Opportunity. Promise. private fundraising campaign, which raised \$28 million, including a \$5 million gift from the Herbert H. and Grace A. Dow Foundation to create the STEM Scholars Network, which provides funding to support SVSU student and faculty research, as well as outreach efforts.

In addition, Velasquez serves as a board member of Michigan Non-Profit Association, MidMichigan Health, Michigan Municipal League Foundation, Chemical Bank Advisory, and many others.

Numerous organizations have recognized Velasquez for her service to the community. In 2018, she was inducted into Junior Achievement of North Central Michigan's Hall of Fame. In 2016, she was named by Crain's Business Detroit to its 100 Most Influential Women in Michigan. In 2013, she received the YWCA Women of Achievement Award for Community Leadership, and in 2012, she received the Great Women of the Great Lakes Bay Region Award and Margaret Ann "Ranny" Riecker Meritorious Service Award.

Velasquez completed a bachelor's degree in business administration from Kansas State University and a master's degree in business administration from Michigan State University. She also completed an executive education course at Harvard University's John. F. Kennedy School of Government.

Saginaw Hispanic Historical Display Celebrates 10 Years

On October 13th, the Saginaw Hispanic Historical Display celebrated their 10 year anniversary at El Rancho Grande



Community Board

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

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FUNDRAISING GOOD TIMES

Your dollar makes a difference

Research shows that a lot of giving happens in December! Numbers range from 28 to 31 percent of annual charitable giving takes place in December, and 12 percent happens in the last three days of the year. How will you give this year, and what will motivate you?

As you prepare to make your yearend charitable gifts to nonprofits, remember this – your gift really does make a difference. Keep the passion in your giving! Reflect on what it is that drives you to give now and throughout the year. Your gift makes a personal impact on the lives of people you may never meet. And they may never know that you were the person behind the Christmas dinner their family received. Or that your family contributed to the scholarship fund that paid their tuition, books, or emergency costs associated with starting and finishing college.

Visualize the difference your gift can make. Think about seniors receiving nutritious meals delivered to their door. Young families with a roof over their head. People with access to health care they

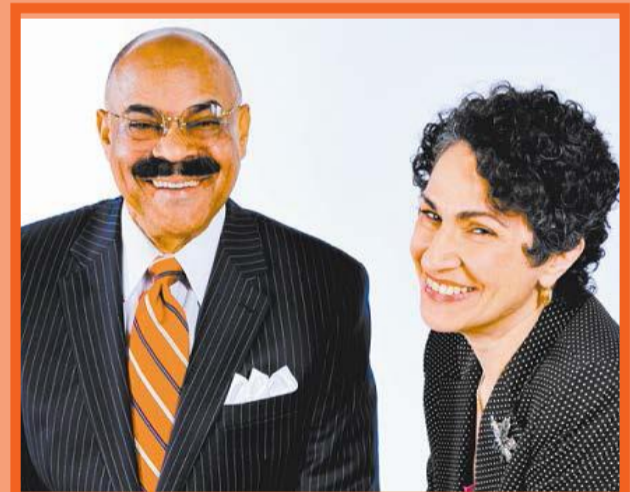
otherwise could not afford. Your gift may bring counselors into schools, or scientific equipment into afterschool programs. You can shelter abandoned animals, empower women and girls, increase access to the arts, and ensure people with disabilities are included and welcomed in all aspects of life, including the workplace. The list is limitless. Our nonprofits are our heart. And they need our money.

This year it is especially important for each of us to continue our giving and to increase our giving. It has been estimated that there may be a decrease in gifts to nonprofits in 2018 from those individuals who are impacted by changes in the tax code that double the standard deduction. If you fall into this category, think beyond the financial drivers of your giving and reflect on the emotional and social reasons why you give.

Regardless of tax

implications, rely on your heart – and your research – when you give. You can learn more about local, national and international nonprofits at www.charitynavigator.com

Nonprofits are one way we – individually and collectively – make a difference in the lives of our neighbors – those we know and those we don't know. Give from your heart. So many depend on your generosity.



Mel and Pearl Shaw | Courtesy Photo

Copyright 2018 – 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.

HEALTH

Protect yourself from influenza this holiday season by getting the flu vaccine



courtesy photo

LANSING, Mich. – As part of National Influenza Vaccination Week, the Michigan Department of Health and Human Services (MDHHS) is reminding Michigan residents that it's not too late to get the flu vaccine.

National Influenza Vaccination Week, Dec. 2-8, promotes awareness about the importance of the flu vaccine and provides a reminder to get the flu shot for those who have not done so yet this season. Annual flu vaccination is the best way to protect yourself from the flu.

“The flu isn’t on anyone’s holiday wish list,” said Dr. Eden Wells, MDHHS chief medical executive. “It is important to get vaccinated now to protect yourself and your family. The vaccine is your best defense against the flu and will help reduce the severity of symptoms if you catch the flu despite being vaccinated.”

Flu is a contagious respiratory disease caused by different strains of the influenza virus and can result in mild to severe illness. Despite the fact numerous influenza hospitalizations and deaths are reported each year, last year only 39.5

percent of Michiganders reported receiving a flu shot, below the national rate of 41.7 percent. Typically, those most severely affected by the flu are children younger than 5 years old, people of any age with certain chronic medical conditions, pregnant women and those over 65 years old.

According to the Centers for Disease Control and Prevention (CDC), last year’s flu season was estimated to be the deadliest since the 2009 H1N1 pandemic. More than 79,000 deaths were attributed to the flu, 185 of which were children. In Michigan, two children died last year due to flu-related complications.

The 2018-2019 flu season is already underway and positive flu cases have been confirmed throughout the central, southeast and southwest regions of Michigan. In addition, influenza-like illnesses are being reported across the state. While flu activity is still minimal, it is important for Michiganders to get their flu vaccine now as it takes about two weeks after the vaccine is administered before the body builds up enough immunity to prevent the flu.

The CDC recommends routine annual influenza vaccination for all persons 6 months of age and older. This year there are many flu vaccine options available, and residents should speak with a healthcare provider about which flu vaccine is best for them.

Flu vaccines are available at many locations throughout Michigan, including doctor’s offices, pharmacies and local health departments. To find a location near you, visit Flushot.healthmap.org. Additionally, there are several programs across the state that will assist with the cost of the vaccine. The Vaccines for Children program provides flu vaccine for free to those who are uninsured. Contact your local health department to learn more about these programs.

Residents with questions about vaccines, including the flu vaccine, can visit IVaccinate.org. For more information about flu activity in Michigan, visit Michigan.gov/flu.



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Saginaw Health Plan to Discontinue Medical Benefits in 2019

Beginning on January 1, 2019, the SAGINAW HEALTH PLAN will no longer be providing medical benefit coverage, dental benefits, as well as pharmacy prescription coverage to its members.

The SAGINAW HEALTH PLAN will continue to provide health care coverage education and enrollment services to Saginaw County residents.

The SAGINAW HEALTH PLAN has been providing health benefits to thousands of eligible Saginaw County residents for over 15 years. The Board of Directors and staff are extremely proud of all we have accomplished

and grateful to those who played a part in making sure individuals have access to basic health services.

With the passage of the Affordable Care Act, the mechanism for funding the SAGINAW HEALTH PLAN benefits has been discontinued. Fortunately, individuals have many options for health coverage, including Healthy Michigan (Medicaid expansion) and purchasing insurance on the Marketplace.

It is strongly encouraged that those losing Saginaw Health Plan benefits purchase insurance during Marketplace Open

Enrollment, which is occurring November 1 through December 15, 2018. The Saginaw Health Plan is not considered credible coverage under the Affordable Care Act rules.

To help members during this transition, Saginaw Health Plan is offering informational sessions and appointments with their Enrollment team to advise individuals of health care options.

If you have questions or would like to attend an informational session, please contact Saginaw Health Plan at (989) 341-3900.



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Michiganders urged to **"Know Your Status"** on World AIDS Day



courtesy photo

LANSING, Mich. – The Michigan Department of Health and Human Services (MDHHS) is urging Michigan residents to “Know Your Status” as part of World AIDS Day on Dec. 1.

The observance marks the 37th year since the first cases of HIV were diagnosed and garnered the world’s attention. As of July 2018, 18,650 people were estimated to be living with HIV in Michigan. Seventy-eight percent of those infected are male, 21 percent are female, and 1 percent are transgender. Men who have sex with men (MSM) remain the demographic at highest risk for HIV, specifically Black MSM aged 15 – 29.

Of the reported 18,650 cases:

- **56 percent are Black.**
- **34 percent are White.**
- **6 percent are Hispanic.**
- **3 percent are other or of an unknown race.**

- **1 percent are Asian/Pacific Islander.**
- **Less than 1 percent are multi or other race.**

MDHHS’ Division of HIV and STD Programs provides HIV and STD prevention, risk reduction education and care services statewide, as well as training to support HIV/AIDS and STD providers. Additional resources exist around Michigan to provide free or reduced cost HIV testing and treatment.

“Three out of four people living with HIV know their status,” said Dr. Eden Wells, MDHHS chief medical executive. “Reaching people living with HIV who do not know their status and ensuring that they are linked to quality care and prevention services is essential to ensuring they can lead healthy and productive lives. We are urging Michiganders to get tested and know your status.”

HIV is a chronic disease with treatment options allowing a person living with HIV to have a life expectancy close to that of the general population. According to the Centers for Disease Control and Prevention, with early detection, treatment and adherence to antiretroviral therapy, there is practically no possibility of a person transmitting the virus to sexual partners.

In recognition of World AIDS Day, many agencies and health departments across the state are hosting events in collaboration with MDHHS staff. Contact your local health department or AIDS Service Organization in your area for more information regarding these events.

To find testing sites in your area, visit Gettested.cdc.gov.

For additional information, visit Michigan.gov/hivstd

Covenant HealthCare Receives an 'A' for Patient Safety in Fall 2018 Leapfrog Hospital Safety Grade



courtesy photo

SAGINAW, MICHIGAN – Covenant HealthCare was awarded an 'A' from The Leapfrog Group's Fall 2018 Hospital Safety Grade. The designation recognizes Covenant HealthCare's efforts in protecting patients from harm and meeting the highest safety standards in the United States. The Leapfrog Group is a national organization committed to improving health care quality and safety for consumers and purchasers. The Safety Grade assigns an A, B, C, D or F grade to hospitals across the country based on their performance in preventing medical errors, infections and other harms among patients in their care.

"I want to congratulate the Covenant HealthCare employees and medical staff who work day after day to provide high-quality, safe care to our patients," says Dr. Michael Sullivan, Vice President of Performance Improvement and Chief Medical Officer. "It takes an extraordinary commitment to achieve the highest standards of patient safety, not for recognition, moreover, they are driven by an unwavering goal to serve our

patients in the best way possible."

"Leapfrog's Hospital Safety Grades recognize hospitals like Covenant that focus on advancing patient safety. This ranking provides an important resource for patients, and a benchmark for hospitals, to determine how care at one hospital compares to others in a region," said Leah Binder, president and CEO of The Leapfrog Group. "Hospitals that earn an A Hospital Safety Grade deserve to be recognized for their efforts in preventing medical harm and errors."

Developed under the guidance of a National Expert Panel, the Leapfrog Hospital Safety Grade uses 28 measures of publicly available hospital safety data to assign grades to more than 2,600 U.S. hospitals twice per year. The Hospital Safety Grade's methodology is peer-reviewed and fully transparent, and the results are free to the public.

Covenant was one of 855 across the United States awarded an A in the Fall 2018 update of grades. To see Covenant's full grade details,

and to access patient tips for staying safe in the hospital, visit www.hospitalsafetygrade.org and follow The Leapfrog Group on Twitter and Facebook.

About The Leapfrog Group

Founded in 2000 by large employers and other purchasers, The Leapfrog Group is a national nonprofit organization driving a movement for giant leaps forward in the quality and safety of American health care. The flagship Leapfrog Hospital Survey collects and transparently reports hospital performance, empowering purchasers to find the highest-value care and giving consumers the lifesaving information they need to make informed decisions. The Leapfrog Hospital Safety Grade, Leapfrog's other main initiative, assigns letter grades to hospitals based on their record of patient safety, helping consumers protect themselves and their families from errors, injuries, accidents, and infections.

BUSINESS & WEALTH

Flint & Genesee Chamber of Commerce and the Convention and Visitors Bureau's Art of Achievement Awards



courtesy photo

On November 8th, the Flint & Genesee Chamber of Commerce and the Convention and Visitors Bureau honored local businesses and hospitality providers for their contributions to the well-being and success of the region in 2018.

A sold-out crowd of nearly 350 people gathered at the Flint Institute of Arts where Master of Ceremonies Steve Landaal presented 18 awards to outstanding businesses, community supporters and hospitality industry professionals.

“The Art of Achievement Awards provide the perfect opportunity to publicly recognize some of the many contributors to our region’s economic growth and strong sense of community,” said Landaal, chairman of Landaal Packaging Systems and chairman of the Chamber’s Operating Board. “The winners that we’ve honored tonight are those who have gone above and beyond the call of duty for the betterment of our community.”

The gala included the honorees of the Art Hurand, Robert P. Gerholz, C.S. Mott and Claire M. White awards, which recognize exemplary community leadership.

Tonight’s award recipients are companies,

nonprofit organizations and individuals who give more than what’s asked,” said Chamber CEO Tim Herman. “They go the extra mile to ensure that their customers and communities have positive experiences.”

The 2018 Art of Achievement Awards honored the following businesses and individuals:

- CEO Business Award – STAT Emergency Medical Services
- Economic Development Project of the Year Award – Magna Electronics
- Small Business Award – Sedgewick & Ferweda Architects
- Minority Owned Business Award – Spectacular Spudz
- Nonprofit Impact Award – Voices for Children Advocacy Center
- Young Professional Award – Elyse Jurvelin, ELGA Credit Union
- Community Champion Award – Adam Collier, Genesee Fieldhouse
- Claire M. White Award – Karen West, Keep Genesee County Beautiful (retired)
- Art Hurand Award – Mike Zelle, The Disability Network (retired)
- Robert P. Gerholz Award – Ed Benning, Mass

Transportation Authority

- C.S. Mott Award – Phil Hagerman, Hagerman Foundation & Skypoint Ventures
- Gloria J. DeHart Award – Victoria Leonard, Pinnacle Hospitality
- Hospitality Ambassador Award – John Saite, Churchill’s Food & Spirits
- Frontline Ambassador Award – Diana Phillips, Knob Hill Bed & Breakfast
- Restaurant of the Year – Blondie’s Food & Spirits
- Hotel of the Year – Quality Inn Grand Blanc
- Entertainment Venue of the Year Award – Greater Flint Arts Council
- Certified Tourism Ambassador of the Year Award – Crystal Pepperdine, Flint Handmade

“As we move the region forward, there are many signs of recovery, and reasons for hope and optimism about the future. Through strategic partnerships and clear focus, we are becoming a place where businesses want to locate, grow and expand, and equally important where people want to make a life,” Herman said. “Our forward momentum is real. We’re seeing it in education, retail, R&D, manufacturing, health care and lodging. And not just in downtown Flint but throughout Genesee County.”

Blue Cross Blue Shield and Blue Care Network of Michigan was the Presenting Sponsor of the 5th Annual Art of Achievement Awards; Ferris Wheel the Dinner Sponsor; Al Serra Auto Plaza the Red Carpet Sponsor; Comcast Business the Program Sponsor; Ferris State University the Dessert Sponsor; and McLaren Flint the Coffee Sponsor.

Individual awards sponsors: Chase; Communities First, Inc.; Community Foundation of Greater Flint; Diplomat Pharmacy, Inc.; ELGA Credit Union; Food Bank of Eastern Michigan; HAP; Huntington Bank; Mass Transportation Authority; United Way of Genesee County; and University of Michigan-Flint.

Strolling Sponsors: Genesee Intermediate School District; Mott Community College; and Yeo & Yeo CPAs & Business Consultants.



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American Red Cross East Central Bay Hires New Executive Director



courtesy photo

Help Us Welcome our NEW East Central Bay Executive Director: Amy Meister to Lead Local Humanitarian Programs and Volunteers!

The American Red Cross of Michigan has named Amy Meister as its new Executive Director for our East Central Bay operations, headquartered in Flint. She will be responsible for local oversight of humanitarian and disaster relief programs covering all of Arenac, Bay, Genesee, Gladwin, Huron, Lapeer, Midland, Saginaw, Sanilac and Tuscola counties.

“Amy is passionate about giving back to her community,” said Kimberly Burton, American Red Cross of Michigan Regional Chief Executive Officer. “Her dedication to helping others throughout her career will go a long way toward moving our local Red Cross programs forward.”

In addition to serving most recently as an executive with the United Way of Genesee County, where she was Director of Development, Marketing and Technology, Amy’s career also includes professional experience with the Lapeer Community School district. She brings with her a deep knowledge of Board oversight, leadership and marketing know-how. During the Flint Water Crisis, Amy played a pivotal role in planning and strategy deployment associated with a host of local concerns and was instrumental in securing significant funding for this ongoing community priority.

Additionally, Amy is currently a doctoral candidate at Grand Canyon University. She has earned a master’s degree in Global Educational Technology from the University of Michigan and has international experience in creating web-based programs piloted in multiple countries while spending three residencies in Geneva, Switzerland working with NGOs.

Dow Chemical to Host Recruiting Event



Dow Chemical is excited to be hosting a recruiting event on Monday, December 10, at the Dow Event Center in Saginaw, MI. There will be a variety of jobs and skill levels available for potential employees to learn more about. Dow Chemical will be recruiting for the following positions.

Operations

- Chemical Process Operators requiring one of the following: Chemical Process FastStart, Associate’s degree in Chemical Process / Technology, 4+ years military experience, or 4+ years manufacturing experience
- Production and Maintenance Apprenticeships
- Experienced Engineer positions requiring a bachelor’s degree and 3-5 years of industry experience
- Production & Maintenance Technicians requiring 3-5

years of experience in maintenance, production or related field

Human Resources

- Entry level positions within Payroll and Workforce Administration

Supply Chain

- Experienced Planners and Schedulers requiring a bachelor's degree minimum and 2 years of experience

The event is free and open to the public. Attendees should come prepared with resumes and supporting materials.

Additional information can be found at <https://dow.taleo.net/careersection/10020/jobdetail.ftl?job=1813343>.

LARA to Make Recommendation to the Medical Marijuana Licensing Board Regarding the Supply of Medical Marijuana Products



getty images

At a meeting of the Medical Marijuana Licensing Board (MMLB) next week, the Dept. of Licensing and Regulatory Affairs (LARA) will recommend the board pass a resolution to maintain safe patient access to medical marijuana.

While it is still best practice – and recommended – for licensed provisioning centers and licensed processors to source their marijuana product through licensed growers, supplementing the supply of medical marijuana products – through registered primary caregivers – will assist licensed provisioning centers with meeting the needs of patients.

Since patient access to medical marijuana is best served through the provisioning of medical

marijuana products by licensed facilities, LARA's Bureau of Medical Marijuana Regulation (BMMR) will recommend the MMLB pass a resolution at its December 7, 2018 meeting that acknowledges that the board will not take disciplinary action against a licensee in the following circumstances:

Licensed Provisioning Centers

The board will not take disciplinary action against licensed provisioning centers for purchasing marijuana products from registered primary caregivers as long as the following conditions are met.

From the date of board's adoption through December 31, 2018, licensees:

- Must obtain signed patient consent prior to selling any marijuana products that have not been fully tested in compliance with the law and administrative rules.
- Must enter all inventory into the statewide monitoring system immediately upon receipt from a registered caregiver.
- Must enter all sales in the statewide monitoring system.

From January 1, 2019 – January 31, 2019, licensees:

- Must obtain marijuana products only from licensed marijuana facilities.
- Must enter all inventory into the statewide monitoring system immediately upon receipt.
- May sell marijuana products received from a registered primary caregiver – and recorded in the licensee's inventory in the statewide monitoring system prior to January 1, 2019 – as long as the product has been tested in full compliance with the law and administrative rules.

Licensed Growers and Processors

The board will not take disciplinary action against licensed growers and processors for purchasing marijuana products from registered primary caregivers as long as the following conditions are met.

From the date of board's adoption through February 28, 2019, licensees:

- May obtain marijuana products from caregivers.
- May only transfer marijuana products that have been tested in full compliance with the law and administrative rules.

Additional Board Meeting Added

An additional December meeting for the Medical Marijuana Licensing Board has been added. The MMLB is scheduled to meet at the Williams Building at 9:30am on Friday, December 21, 2018. This meeting is in addition to the regularly scheduled board meeting on Friday, December 7, 2018. LARA will stream both meetings through its Facebook page.

New Holiday Inn & Suites Hotel Opens in Mt. Pleasant, Michigan



facebook.com

Mount Pleasant, Michigan – Amerilodge Group, a hotel ownership and management company based in Bloomfield Hills, announced the opening of a new Holiday Inn & Suites hotel located at 5278 E. Pickard, Mount Pleasant, MI 48858 (Phone Number: (989) 317-8686, Website: www.holidayinn.com/mtpleasantmi)

Near the campus of Central Michigan University, and with easy access to Mount Pleasant attractions, the Holiday Inn & Suites Mount Pleasant hotel is both a convenient workplace and a comfortable home away from home. Located just off US-127, at Exit 143 on M-20 (Pickard Street), this hotel's location is perfect for business and leisure guests alike.

Guests visiting the hotel's locale for work in Mount Pleasant, Michigan can rely on the free,

high-speed Wi-Fi access and the 24-hour Business Center to help meet deadlines. Major corporations, such as American Mitsuba Corporation, Manitowoc/Delfield, Morbark, Bandit, and Unified Brands are within miles.

Leisure guests can enjoy amazing attractions in and around Mount Pleasant, including Soaring Eagle Casino, the Ziiibiwing Cultural Center -- one of the Midwest's top American Indian museums, and award-winning golf courses.

Guests begin each morning in the Toast 2 Toast restaurant, and after a busy day, unwind in the indoor heated pool or sweat off stress in the 24-hour Fitness Center. Holiday Inn's comfortable accommodations provide the amenities and services travelers expect at an affordable price.

The 130-room hotel, including 20 suites, features

the newest design "Introducing...H4," which stands for "happiness, hospitality, home and Holiday Inn". The concept comes with a new, modern guestroom design to make rooms feel more like home. The new H4 guestroom design provides a flexible solution that adapts to each guest's individual needs as they change throughout their stay, allowing them to work or relax wherever and however they want, and truly make the space their own.

Additional hotel amenities include an indoor swimming pool, an exercise room, complimentary Wi-Fi, as well as fax and copy services. The hotel also offers over 5,400 square feet of meeting space to accommodate functions of up to 700 people. Toast 2 Toast, a new restaurant concept by Holiday Inn, is a modern American fast-casual dining experience.

"It gives us great pleasure to be able to bring a new Holiday Inn, along with the H4 concept, to the Mount Pleasant community," said Asad Malik, President & CEO of the Amerilodge Group. "With the H4 concept, we expect this to be an award-winning hotel and the preferred lodging choice for the business and leisure travelers in the Mount Pleasant and Isabella County area."

"We are very excited to bring the Holiday Inn brand back to Mount Pleasant and the Central Michigan market," said Rick Rautanen, General Manager. "We look forward to offering another lodging option to the traveling public and are pleased to work with the Mount Pleasant Area Convention & Visitors Bureau and the Mt. Pleasant Area Chamber of Commerce."

"On behalf of the Amerilodge Group, the Holiday Inn & Suites team is delighted to have the opportunity to serve the Mount Pleasant community and our guests," said Janice Ibershoff, Director of Operations. "We are committed to offering the best service to all."

"We are looking forward to hosting local events and visitors to our community while providing full-service accommodations with our personal touches and H4 charms," said Chris Wakeman, Director of Sales.

The Holiday Inn & Suites Mount Pleasant is expected to add more than 50 jobs to the community.



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EDUCATION

Mid Michigan College's Harrison Campus Begins Renovations

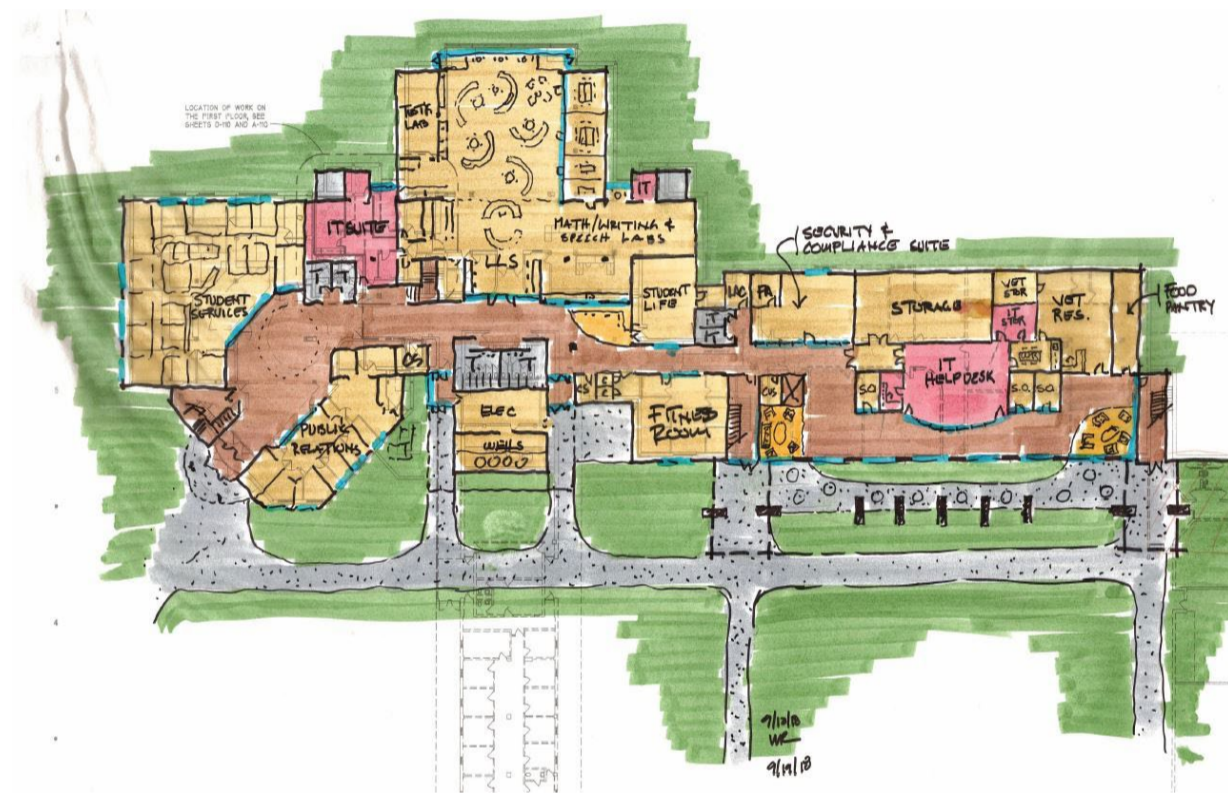
replace failing HVAC and Air Handling systems. Should these systems fail, the Campus would become largely unusable. Investments in these systems alone represent \$8.4 Million of the project's total budget.

The new footprint will save the College money by consolidating the Campus' mechanical and electrical systems and eliminating energy-wasting areas—those that are particularly inefficient and/or operate on separate mechanical systems that would add significant costs and challenges to replace. When completed, the rescaled Campus will be 40,000 square feet smaller than at present and still provide enough learning spaces to meet current enrollment needs and allow for future growth.

The project will extend the life of the Harrison Campus by 20-30 years, while invigorating its most important facilities. Learning environments will be improved to support better student success. Co-curricular and student engagement spaces will be constructed to facilitate more student-to-student interaction and greater involvement. Increased efficiencies will be capitalized on to save on operational costs that will be reinvested into academic programs, student, and community development.

“This investment in our Harrison Campus is an investment in our mission—to provide knowledge and abilities that empower learners and transform communities. We're building a facility that meets the needs of tomorrow's learners while also honoring the legacy of this incredible campus facility and grounds,” remarked Christine Hammond, Mid Michigan College's President. “Mid has always been a careful steward of the investment that our community members make in us, and through this project, we ensure that Mid remains a vibrant community asset for decades to come.”

For more information about the Harrison Campus Renovations, visit midmich.edu/renovations or contact Jessie Gordon at (989) 317-4626 or jmgordon@midmich.edu.



courtesy photo

Harrison, MI – Mid Michigan College is investing \$12 Million to improve its existing learning and student spaces through a renovation of the College's Harrison Campus. The College will reduce the Harrison Campus' footprint to improve efficiencies, create a more student-friendly atmosphere by beautifying facilities and outdoor spaces, create student gathering and co-curricular spaces, address infrastructure and mechanical system issues, and improve campus safety and security.

Currently, the College is in the development and preparation stage of the large-scale renovation, which is slated for completion in the summer of 2020. The project reflects a scaled down variation of Mid's 5-Year Campus Master Plan, created in conjunction with Newmann/Smith Architecture and feedback from over 20 community focus groups consisting of more than 200 people.

The Campus renovation will promote engagement in co-curricular activities through the creation of a student union, which will house a veteran's resource center, student life spaces, food pantry, help desk, study areas, a fitness center, and a student lounge. These are features that either don't exist or exist without relation to one another in the Campus' current configuration.

Improvements to Campus grounds, library, and learning labs will also foster greater engagement in outdoor areas and in academic support services. The renovation also provides a dedicated wing for career-technical (CTE) students taking classes at the College through the Clare-Gladwin RESD (CGRESD).

Beyond layout and learning space improvements, this project responds to the critical need to

Register for Delta College's Winter Semester



courtesy photo

Classes start January 5 for the 2019 winter semester at Delta and right now is the perfect time to register for classes and begin pursuing an associate's degree. Someone who earns an associate's in the Great Lakes Bay Region makes an average 35 percent more than someone with only a high school diploma.

Nestled in the Saginaw Bay region, Delta College has been recognized as one of the top community colleges in the nation and is ready to help you further your education by giving you a one-of-a-kind experience. Going to Delta will cost you less than half the cost of attending a public university, and has the convenience of smaller class sizes allowing you to connect more with your professors and fellow classmates.

"Everyone here was just warm and welcoming. I felt like it was one big family and that this was the right place for me to be," said Delta Nursing graduate Stacie Fishtorn. "It is just a truly caring environment."

Delta works as a comfortable bridge from a high school to a university, with great faculty and tons of resources to help you succeed.

"If I hadn't come to Delta I don't even know what I would have done. I was able to come to Delta and really flourish in college, so much more than I thought I would," Said Cecilia Olvera, a graduate of the Criminal Justice program at Delta.

Life can get busy and this can make going to

college intimidating, but Delta has your back with online, night and weekend classes to better fit your busy schedule. Delta also has off campus centers in Saginaw, Bay City and Midland with so you can stay closer to home while taking classes.

Delta is ready to help you pursue your dreams and expand your horizons.

"Delta helped me realize I could keep going after nursing and become a nurse practitioner in dermatology," said McKenna Fluder, a nursing student and member of the women's soccer team at Delta. "Coming to Delta is one of the best decisions I have ever made."

Kettering Alumna Receives Technology Rising Star for Promoting STEAM to the Youth



courtesy photo

When Victoria Moore '12 was a child, she never saw an engineer who looked like she did.

Now an engineer at Consumers Energy, Moore volunteers at the Lily Missions Center After School Program in Jackson, Michigan, a program that provides tutoring and mentoring to preschool to sixth-grade students. The Women of Color STEM Conference in Detroit recently recognized Moore for her work promoting STEM and awarded her the Technology Rising Star Award.

"I had never seen an engineer or doctor who looked like me growing up," she said. "My goal is to be that for a little girl or little boy in the African American community to show them it's possible."

Moore, who studied Electrical Engineering at Kettering, is the Network Operations Center engineer at Consumers Energy, and she's responsible for managing the day-to-day operations of the energy management programs for commercial and industrial customers. Her role includes vendor management, supply chain

operations, data analysis, and customer support.

Giving back is an important part of Moore's life. She has served on Consumers' Women's Engineering Network steering committee, and she's a member of the resource group and the Minority Advisory Panel. Moore also is the secretary for the National Society of Black Engineers Detroit Professionals Chapter, one of the largest student-governed organizations in the United States.

Raised by a single mother in a low-income household, she credits her success to a fantastic support system of teachers and community members who helped her get to Kettering University.

"I can never pay back that assistance I received. My goal is to pay it forward," she said.

The spirit of giving back and community involvement is what led her to Kettering. Moore attended The Roeper School, a private school for

gifted students in Birmingham, Michigan. One of her teachers thought Kettering would be a good fit for Moore, who liked the smaller learning environment at Roeper school.

Moore loved Kettering's focus on community. Through the Office of Multicultural Student Initiatives (OMSI), she learned about the many opportunities to be involved with Greek Life and organizations such as the National Society of Black Engineers, the Society of Hispanic Professional Engineers, the Society of Women Engineers, and Model UN. Moore also volunteered at the Flint Children's Museum to teach children about science and electricity.

She noted the support from the OMSI and Associate Dean of Students L.B. McCune was crucial to her success today.

"Kettering taught me how to be a problem solver and how to use every aspect of myself to contribute to solving the problem," she said. "It's not just knowing the answer by the book."

SVSU selects K-12 educators for Gerstacker leadership program



courtesy photo

A new group of K-12 education leaders committed to professional growth will join the Saginaw Valley State University Gerstacker Fellowship program for 2018-19.

As part of the initiative, 11 teachers, principals, and program administrators from across Michigan will receive concentrated leadership training over a 1-year period. The experience will include an international trip to Finland and Germany in March.

Previous overseas trips have included Japan, South Korea, Poland and Taiwan. Last year's group traveled to China.

These trips send participants to educational institutions, where participants learn about international educational systems and corporate settings. There, they discover how leadership plays out in different cultural

and economic settings. Last year's group visited Beijing, Shanghai, Hong Kong. The group visited Tsinghua High School International, in Beijing, China where Timothy Wedge - a member of the first cohort of the Gerstacker Fellowship program - serves as the principal of the school.

The program was established in 2005 with a \$1.5 million endowment from the Rollin M. Gerstacker Foundation of Midland. Participants are known as Gerstacker Fellows. They meet monthly on weekends.

SVSU faculty from various disciplines and experts in the field instruct the group on subjects such as organizational leadership, ethics, finances, communication, human resources, entrepreneurship and education with a global perspective.

The Michigan educators selected to participate in the program in 2019 are:

- Marilyn Benn, a Spanish teacher in the Mt. Morris Consolidated School District
- Kevin Champagne, an instructional coach with the Institute for Excellence in Education located in Mt. Pleasant
- Kathy Dardas, an assistant principal in curriculum and instruction for the Bay-Arenac ISD Career Center
- Neil DeLuca, a high school principal for Rochester Community Schools
- Lori Lee, an English learner district coordinator for Saginaw Township Schools
- Nicole Rethman, a special education supervisor in the Swan Valley School District
- Tielannette Schurman, an assistant middle school principal for Midland Public Schools
- Ann Sheffer, a multi-tiered system of supports coach and student support principal for Freeland Community Schools
- Jacob Voisine, a high school dean of students for Bay City Public Schools
- Jill Waliczek, an elementary principal in the Frankenmuth School District
- Kymberli Wregglesworth, a high school social studies teacher for Onaway Area Community Schools

For more information on the Gerstacker Fellowship at SVSU, visit <http://www.svsu.edu/collegeofeducation/gerstackerfellowshipprogram/program/>



Sabrina Beeman-Jackson

Saginaw ISD Head Start/Early Head Start
Program Director

About Saginaw ISD HE/EHS

Established in 1965, Head Start promotes school readiness for children, ages three to five, in low-income families by offering educational, nutritional, health, social and other services.

Head Start programs promote school readiness by enhancing the social and cognitive development of children through the provision of educational, health, nutritional, social and other services to enrolled children and families.

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

Source: www.saginawheadstart.org

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

Joe Baca, former Dem. Calif. 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

Team One Credit Union Establishes the Earnest “Ernie” Burnell Scholarship

Team One Credit Union established the Earnest “Ernie” Burnell Scholarship in 2018 in memory of Ernie Burnell.

Ernie was a member of Team One Credit Union for over 35 years and served on Team One’s Board of Directors from 1999-2018. He began his career in 1965 in Buena Vista as a teacher and retired in 1997 as a school administrator with Saginaw Public Schools.

Mr. Burnell was very active in the community, was a lifelong learner, and a strong advocate for teachers and students.

Qualifications

- Minimum 2.7 GPA
- Applicant must be a current member of Team One Credit Union
- Applicant must reside within the same county that their Team One Credit Union membership is registered in.
- High school senior
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www.saginawfoundation.org/site/team-one-credit-union-earnest-ernie-burnell-scholarship

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COMMUNITY

SVSU Profs Take Leadership Posts To Improve Saginaw Community



facebook.com

Two Saginaw Valley State University social work professors will serve in leadership roles at a newly-created community enrichment organization centered in downtown Saginaw.

Vanessa Brooks Herd and Catherine Macomber were voted in as vice chair and secretary, respectively, by the board of the non-profit Saginaw Collaborative Inc.

Saginaw Collaborative Inc. was established by Rev. Jim Williams and other community leaders to turn the Warren Avenue Presbyterian Church building in downtown Saginaw into a space for various community organizations and other non-profits.

“This project represents a coming together of people who have a commitment to the sense of community in Saginaw,” Brooks Herd said. “This is a combination of business people, professional people, grassroots people, small businesses and non-profits who want to infuse the downtown area with maintaining some of the community.”

The church is owned by the Presbytery of Lake Huron, but its congregation can no longer support the upkeep costs of the building and will

discontinue its worship services on November 25. The building is over 20,000 square feet and houses classrooms, offices, kitchens, a gymnasium and performance spaces that can accommodate a diverse array of programs.

The collaborative board seeks to analyze community needs and invite community organizations into the building that meet those needs while complimenting each other.

“We want to bring those people together and say, ‘you’re all doing this wonderful work, let’s figure out how we can do it together and be supportive of your mission,’” Macomber said.

The professors say they’re planning to take an integrative approach to their work with the non-profit and plan to provide SVSU social work students and interns with the opportunity to gain work experience there while creating real change in the community.

“We want to use that center as a base for community involvement,” Brooks Herd said. “What better way to teach community organizing and building communities than being in a place where communities are coming together?”

SVSU has hundreds of social work undergraduate and graduate students who must each put in 450 hours a year of field experience as part of their studies.

“We’re talking about thousands of hours of student engagement in the community in downtown Saginaw, working with residents and vulnerable populations there,” Macomber said.

Both professors said they hope that once the space is refurbished and filled with community organizations, it will complement downtown Saginaw’s economic renewal with its focus on community enrichment and service.

“What’s exciting for me is to see all of these community organizations that provide services directly to Saginaw residents, their children and their families talking about how they can coordinate more and use Warren Avenue as sort of a community center for that area,” Macomber said.



courtesy photo - (l to r) Vanessa Brooks Herd, Catherine Macomber

Seen on the Scene:

Volunteers pose at Women of Colors' 5th Annual Warm a Child for Winter Coat Giveaway Event on Saturday, November 17



Cont. from pg 11, Racial Wealth Gap



courtesy photo | Volunteers grow produce such as peppers at D-Town Farm, a cooperative run by the Detroit Black Community Food Security Network.

That problem needs a “set of solutions,” Yakini says.

Banking Fail

Mehrsa Baradaran’s *The Color of Money: Black Banks and the Racial Wealth Gap* details the history of Black banking and the laws that have created and continue to sustain separate economies for Black and White Americans.

Baradaran tells the story of the Freedman’s Bank. After the emancipation of enslaved Africans, the bank was established with about \$200,000 in unclaimed funds of Black soldiers who had died in the Civil War. Chartered by Congress and operated by White managers, Freedman’s was based on a popular new philanthropic banking model of savings banks for the poor. The purpose of savings banks was to hold money instead of growing it, unlike commercial banks, used by White people, that made loans and investments.

Within a decade, more than 70,000 Freedmen depositors made more than \$57 million in deposits. Most of the money was being saved to buy land, tools, and agricultural supplies, as the freed men believed that turning wages into landownership was the way to climb the economic ladder.

But the bank closed in 1874 with more than half of the accumulated Black wealth having disappeared through mismanagement and fraud by managers.

The loss of all that capital was something Black populations never recovered from, says Baradaran, who is also a banking law professor at the University of Georgia Law School.

The promise of banking Black is that doing so will

keep dollars in Black communities. While that might be theoretically true, Baradaran says, Black banks cannot thrive outside of the mainstream—mostly White—banking system; by default capital filters into it. And because Black banks often serve communities with high rates of poverty, their assets are smaller. The typical Black bank is one-third the size of an average commercial bank, as measured by assets, and one-quarter to one-third as profitable.

Capital can’t concentrate in areas where capital doesn’t exist.

“These banks have been used by policymakers ... presidents, and their administrations as cheap alternatives to land and reparations,” Baradaran says.

Moving the money

“The racial wealth gap is a byproduct of years, even centuries of economic policy choices and decisions that benefited the economic status and wealth-building potential of White households that has been compounded over time,” says Emanuel Nieves, senior policy manager at Prosperity Now, an organization with a mission of financial stability for all.

“It’s absolutely going to take more than the grassroots efforts [to close it].”

The only “logical” path is through policy intervention, says Nieves, one of the authors of the 2017 report, “The Road to Zero Wealth: How the Racial Wealth Divide Is Hollowing Out America’s Middle Class.” It lays out the magnitude of racial wealth disparity and suggests policy interventions to address the growing crisis.

According to the report, if the racial wealth divide

is left unaddressed, median Black household wealth will hit zero by 2053, a decade or so after households of color reach a majority in this country. Latino household wealth is projected to hit zero in 2073. In contrast, median White household wealth is projected to climb to \$137,000 by 2053.

Nieves says the reason policy is important is because the gap is too large to be closed by the private sector alone.

Baradaran explains it like this: Banks make money from loans and investments, not deposits. Even if affluent White—or Black—people decided to open accounts in a Black bank in a less affluent Black community, the money still would not get to the people who need it most.

“People don’t understand the difference between deposits and loans,” Baradaran says. “Loans are what create wealth, not deposits. So you can give a bank deposits, but the bank isn’t lending into wealth-creating houses. And they can’t because they don’t have the dollars. What banks need is capital ... good loan potential.”

Then the loans have to be paid back.

But the bank customers in marginalized communities don’t have the money to pay back the money, let alone the interest. And so the very problem that the banks exist to help makes them vulnerable.

Policy can intervene.

One solution may exist within the Federal Housing Administration, which offers down-payment assistance to low-income people and can provide the kind of guarantees on low-interest loans to Black borrowers that enable banks to lend more freely.

“It’s not impossible,” Baradaran says. “We did it for White Americans. Before the New Deal, we had a ton of poor White Americans who, because of the FHA loans, it became cheaper for them to buy a home and have a mortgage than to rent an apartment. And so those people all moved into the suburbs and started paying very little mortgage, and that’s what built White American wealth.”

Baradaran points out that before the mortgage program made them wealthy, or at least middle class, many—maybe most—Whites suffered the same fate as Black people. But where they were elevated, “Black people were cut off” through the FHA policy of redlining—the practice of denying loans in predominantly Black neighborhoods.

Continued on pg 40, Racial Wealth Gap



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Castle Museum Heats Up With 'A Night of Jazz'



courtesy photo

SAGINAW, Mich.— Though it is getting colder outside, the Castle Museum of Saginaw County History is heating up with a performance titled 'A Night of Jazz' that fuses music and the gift of giving.

Saginaw native and saxophonist Chet Allen will perform several festive ballads Thursday, Dec. 13 at the Castle Museum. Doors open at 6:30 p.m. with the holiday concert kicking off at 7 p.m.

For entry to the concert, visitors must donate at least one non-perishable food item. These items will be given to the City Rescue Mission.

"The kicker to the event involves the gift of giving," said Marketing and Events Coordinator Alex Jones. "We want guests to relax as they enjoy Chet's jazz performance and understand that their contribution big or small will create a huge impact in the Saginaw community."

About Chet Allen

Saxophonist Chet Allen learned to play the saxophone while attending Ricker Jr. High School. As a teenager, he played in local bands such as: 'Mind Body and Soul,' 'The Countdowns,' 'Maximum Effect' and 'The Native Sons.' Chet later studied music theory and piano at Delta College. Since retiring in 2008 from the City of Saginaw, Chet now performs at various venues, turning his passion into a new profession.

For more information, please contact 989-752-2861 ext. 315 or visit www.castlemuseum.org.



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Cont. from pg 34, Racial Wealth Gap



courtesy photo | A food co-op is scheduled to open next year

There are opportunities now to correct that, Nieves says. And no shortage of ideas for reparative policies that could shift capital into Black communities.

In the “Road to Zero Wealth” report, Nieves and the others suggest, among other things, changes to the tax code to “stop subsidizing the already-wealthy.” They believe that reforming the mortgage interest deduction and other tax expenditures would strengthen and grow the federal estate tax and create a net-worth tax on multimillion dollar fortunes—freeing up funds for investment in opportunities that allow low-wealth families to build wealth.

Other suggestions have included issuing Baby Bonds—government trust accounts given to babies, based on a family’s household wealth. Economist Darrick Hamilton has presented the concept to members of Congress. While not race-specific, Baby Bonds would give an advantage to Black and Brown children and would be used for a “clearly defined asset-enhancing activity,” such as financing a debt-free education, buying a home, or purchasing a business.

Nieves, Baradaran, and Hamilton posit that without policies like these that redistribute capital into Black and Brown communities, people will at best merely continue to circulate the same meager dollars for generations to come—no matter how many local cooperatives and credit unions they have.

Dealing with reality

And while policymakers argue the politics of wealth redistribution and the details of

implementation, lack of capital continues to present challenges for local-economy organizers such as Yakini and the Detroit Black Community Food Security Network.

Obtaining capital is always a challenge, he said, particularly large amounts of capital that can make a big difference in people’s lives.

In recent years, he says, smaller pots in the amounts of \$5,000 to maybe \$50,000 from philanthropic foundations have opened up. But these are often framed within a competition for one project over others.

“You have to compete against other people [in the same financial position]. It pits people against each other,” Yakini says. “But the larger amounts that are really needed to really do large-scale development, to compete on any level with the development we see happening in the city of Detroit, requires multimillions of dollars.”

And for those large grants, grantors want to give money to the group that has the “best capacity” to manage the funds. And that’s when the racial divide kicks in once again.

“Because of historical inequity, and historical underdevelopment which has occurred in Black communities and Brown communities, often we don’t have the mechanisms in place to handle large grants, like a large White nonprofit that’s been around for 20 years might have,” Yakini says. “And so, if the grantor is looking at who has the most capacity, then invariably more established White nonprofits have that capacity over smaller emerging groups.”

And while this may not be intended to function in such a way, certainly the impact is that it concentrates wealth in the hands of Whites, the very problem that these grassroots efforts are trying to solve.

“As I’ve gotten older, I’ve moved away from straight-line thinking,” Yakini says. “The world is very complicated, and trying to create justice in a system where you have hundreds of years of injustice happening on multiple levels in multiple ways, there’s not any one thing that’s going to solve that.”

The smaller projects—planting gardens, building wells—he believes, get people to think about how they act on their own behalf, how they create smaller economies. “When an economy is smaller and more local, people by definition in that locale have more say-so over it, presumably.”

Ultimately, he says, it can give people glimpses into the future to ignite within their consciousness what’s possible.

And so, Yakini says, he’s receptive to all solutions that work—from grassroots to government.

“We have to fight on all these fronts,” he says. “The question is how we build the vehicles that are sophisticated enough to function on all of these levels.”

Rev. Dr. Roosevelt and Dr. Nurame Austin, Sr. Scholarship



Pastor Roosevelt Austin's commitment to his family and community has been evident for more than six decades throughout the Saginaw Community. To start, he pastored the historic Zion Missionary Baptist Church for 44 years.

The Rev. Dr. Roosevelt and Dr. Nurame Austin, Sr. Scholarship has been established to honor his tireless dedication to his church, his community, and to young people.

Born and raised in Opelousa, Louisiana, Pastor Austin married his high school sweetheart, Nurame, in 1950. They moved to Saginaw in 1953 where they raised their three children, Roosevelt II, Dona, and David. Dr. Nurame Austin, a social worker, shares her husband's passion for the church and served at both the national and state levels of the National Baptist Convention, Inc., teaching in its Ministers Wives Division. She also

served as church organist, retiring after 47 years.

Pastor Austin attended Southern University, A&M College, Moody Bible Institute and Detroit Bible College before receiving his Bachelor of Theology from McKinley Roosevelt College. He later received his Master of Theology from Ohio Christian College in Columbus, Ohio and his Doctor of Divinity Degree from American Divinity School in Chicago. He received an Honorary Doctorate Degree from Saginaw Valley in the mid-1990s.

Characterized as a "people person" by his wife, Pastor Austin's impact has been felt throughout the community's corporate, religious and nonprofit sectors. He has served as the vice president of the Clergy Coalition Against Crack Cocaine, religious commentator for WKNX radio, former City Councilman for the City of Saginaw, Honorary Chair of Delta College's "A Possible Dream Scholarship", and as board member of Citizens Bank, Habitat of Saginaw, the Commission on Quality of Education for all Children, the Opportunities Industrialization Center of Metropolitan Saginaw, and the National

Association for the Advancement of Colored People.

In honor of his many accomplishments and contributions to the city of Saginaw, the Saginaw City Council in February 2018 approved the renaming Saginaw's 2nd Street to Reverend Roosevelt Austin Avenue, marking the first time in the history of the city that a street was renamed for a living individual.

With respect to living a purposeful life, Pastor Austin has consistently advocated two principles. The first is that the authority for the children of God is the Word of God. The second is his firm belief in the power of education and/or training ("Something under your belt, something in your head, to allow you to make it in this technological, increasingly more complex world"), in order to be a productive citizen in this society.

To learn more about the **Rev. Dr. Roosevelt and Dr. Nurame Austin, Sr. Scholarship** visit <http://www.saginawfoundation.org/site/rev-dr-roosevelt-and-dr-nurame-austin-sr-scholarship/>

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— Romans 15:7*



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New Covenant Christian Center

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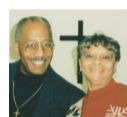
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www.thenewwayministry.org



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Assistant Pastor Rex Jones

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POLITICS & PUBLIC POLICY

Local 2018 Midterm Election Results

The Michigan Banner provided extensive coverage on the local 2018 Midterm Elections and on Tuesday, November 6, here's how Saginaw Residents voted:

REPRESENTATIVE IN CONGRESS 5



Daniel T. Kildee

STATE SENATOR 32



Ken Horn

REPRESENTATIVE IN STATE LEGISLATURE



Vanessa Guerra

JUDGE OF 10TH CIRCUIT COURT (2 POSITIONS)



Janet M. Boes Darnell Jackson

JUDGE OF 10TH CIRCUIT COURT PARTIAL TERM



Manvel Trice III

JUDGE OF PROBATE COURT



Patrick J. McGraw

JUDGE OF 70TH DISTRICT COURT, 1ST DIVISION



Terry L. Clark

DELTA COLLEGE BOARD MEMBER - BAY COUNTY



Michael D. Rowley

DELTA COLLEGE BOARD MEMBER - MIDLAND COUNTY



Stacey Gannon

DELTA COLLEGE BOARD MEMBER - SAGINAW COUNTY



Marcia L. Thomas

COUNTY COMMISSIONER 2ND DISTRICT



Chuck Stack

COUNTY COMMISSIONER 4TH DISTRICT



Sheldon Matthews

COUNTY COMMISSIONER 9TH DISTRICT



Amos O'Neal

COUNTY COMMISSIONER 10TH DISTRICT



Carl E. Ruth

COUNTY COMMISSIONER 11TH DISTRICT



Michael Webster

Continues on pg 40, Local Election Results

Cont. from pg 39, Local Election Results

SAGINAW CITY COUNCIL MEMBER (4 POSITIONS)



Michael D. Balls Brenda F. Moore Bill Ostash Autumn Scherzer

SAGINAW PUBLIC SCHOOLS BOARD MEMBER (3 POSITIONS)



Charles H. Coleman Vera G. Harrison Ruth Ann Knapp

SAGINAW PUBLIC SCHOOLS BOARD MEMBER PARTIAL TERM



Jason E. Thompson

SAGINAW ISD CAREER AND TECHNICAL EDUCATION PROPOSAL Yes

Other Notable Local Elections...



On November 26, Saginaw city council members elected Floyd Kloc as mayor and Brenda Moore as mayor pro tem

SOS praises legislators for passage of online voter registration bills



Secretary Johnson recently thanked state lawmakers giving final approval to a secure online voter registration application, an initiative she has long championed. The measure has been sent to the governor for consideration.

“Our online services have handled millions of transactions accurately and securely, and now is the time to allow Michigan residents the convenience of registering to vote online,” Johnson said.

The state Senate on Nov. 8 approved with overwhelming bipartisan support House changes to legislation that would create online voter registration.

Under the proposed legislation:

- Original voter registration applications could be submitted online using ExpressSOS.com
- The online voter registration system would automatically check that a potential voter is of the correct age and otherwise eligible to vote by cross-referencing the voter registration application information through the state’s driver licensing and state ID files
- Signatures would be captured through the Secretary of State’s driver licensing and state ID database

Michigan to pilot risk-limiting election audits in three cities



courtesy photo

Secretary of State Ruth Johnson today announced that the Bureau of Elections will pilot the use of risk-limiting audits in three cities after the 2018 election as part of the state's comprehensive post-election audit process that verifies voting equipment and election officials performed well.

"With this pilot of risk-limiting audits, Michigan further bolsters its reputation as a national leader in election security and integrity," Johnson said. "With our new election equipment and secure voter file, and now with our pilot of risk-limiting audits, we are well ahead of other states in strengthening election integrity."

The Bureau of Elections is partnering with three city clerks, Tina Barton in Rochester Hills, Scott Borling in Kalamazoo and Chris Swope in Lansing; staff of the U.S. Election Assistance Commission; and researchers at the Massachusetts Institute of Technology, New York University and the University of California, Berkeley.

"I thank the clerks in Kalamazoo, Lansing and Rochester Hills for stepping up and being willing to pioneer how these audits could work in Michigan," Johnson said. "Their participation shows how much election officials across Michigan take election protection seriously and are working to further strengthen voting security and integrity."

A risk-limiting audit is a comprehensive check that uses statistical methods to confirm whether

reported election results are correct and detect possible anomalies that may need further scrutiny due to human error or possible manipulation. Ballots will be randomly selected based on a mathematical formula in the three cities to confirm that the ballot tabulators tallied them correctly.

The goal of the pilot will be to determine how risk-limiting audits could be rolled out statewide. In 2018, the state of Colorado, which has an all mail-in election process, used risk-limiting audits for the first time statewide. Michigan's highly decentralized elections system features both Election Day and absentee voting administered by the 1,520 city and township clerks across the state, which is unique for a state of Michigan's population and geographic size. Other states, including Rhode Island and Virginia, will start using them statewide in future election cycles.

Michigan's elections system already incorporates many important recommendations by national security and cybersecurity experts, including the use of paper ballots, mandatory pre-election testing on all voting equipment used in every election and performance-based audits that also verify that key pre-election, Election Day and post-election day tasks are successfully completed.

Under Johnson's leadership, Michigan has:

- Launched a new, more secure Qualified Voter File that stores voter and other election data.
 - Started post-election audits in 2012 to verify that election officials are performing their duties well and identifying where more training is needed. The audits are being looked at as a national model.
 - Mandatory training for city and township clerks and staff who administer elections.
 - Strengthened relations with state and federal law-enforcement and homeland-security agencies.
 - Expanded cybersecurity training for local election officials and a cybersecurity team that meets regularly to discuss threats and vulnerabilities.
 - Hired an outside firm to conduct a security review of state, county and local election-related systems to identify potential vulnerabilities and methods to mitigate them
- "We have carefully reviewed and improved our systems, and we are putting \$11.2 million of security grants toward further strengthening them against attack," Johnson said. "Risk-limiting audits will be another important tool we'll use to defend and strengthen election integrity in Michigan."
- Rolled out all new voting equipment statewide at no upfront cost to local communities.

SPORTS

Women's Soccer Reflects on Successful Season



courtesy photo

It was another great year for the Delta College women's soccer team, as they improved on last season's third place finish in the national tournament by placing second at this year's NJCAA Division III National Soccer Tournament in Rockford, Illinois.

"Making it to nationals for the second straight year is amazing," said co-head coach Damon Amey. "This year we had a mission to make it to the championship game and win. We did not quite make our goal, but number two in the country is something to hold our head up high about."

The Pioneers played Richland College (18-2-2) from Texas in the championship game, after defeating Howard Community College and Union County College in the tournament.

"We played an outstanding Richland team, and

they certainly earned their win. We played an outstanding game, and that was reflected in a very competitive 1-0 loss," said co-head coach Paul Stenglein.

The women's soccer team finished the season with an impressive (16-2-0) record. After acquiring their first loss in the beginning of the season against Jackson College their next loss wouldn't come until that championship game against Richland. That 16-game winning streak is a Delta College record.

This year's team was a speedy, athletically talented and tight-knit group that carried a deep and strong family bond through the entirety of the season, empowering their desire to win and take on anything that was thrown their way.

"This team reaffirms that if you truly care about

those around you, you will do anything in battle for them and you will have so much fun doing it," said Amey.

Three players from Delta's team, sophomore goalkeeper Kalyn Breckenridge, sophomore defender/midfielder Kyla Breckenridge and sophomore midfielder Hope Emington, made the all-tourney team.

Looking to the Future

Delta has already begun putting together next year's team and hopes to continue to build upon their successes.

"We will have a bunch of experience returning next season and we have a very good recruiting class coming in," said Amey.

"What we worked to create these past years will be the foundation of our future teams," says Stenglein. "Being the runner-up at the national tournament makes us hungry for another great run next fall and, hopefully, the chance to hoist a championship trophy."

Delta's Team

Hannah Emington – #2, midfield, freshman
Casey Alessie – #3, forward, sophomore
Elena Lippert – #4, midfield, sophomore
Kaitlyn Larrea – #5, forward, freshman
Katelyn Goodrich – #6, defense, freshman
Halie Kish – #7, midfield/defense, sophomore
Hope Emington – #8, midfield, sophomore
Lindsey Musser – #9, defense/midfield, sophomore
Haleigh Amthor – #10, midfield, freshman
Audrey Niederstadt – #11, midfield, sophomore
Ariana Irish – #12, defense, freshman
Hannah Bauer – #13, midfield, sophomore
Kaitlyn Viaene – #14, defense/Midfield, sophomore
Skylar Eckert – #15, forward, sophomore
Kaylee Meissner – #16, midfield, freshman
McKenna Fluder – #18, midfield, freshman
Hunter Kukla – #19, forward, freshman
Kyla Breckenridge – #20, defense/Midfield, sophomore
Zoe Robbins – #21, defense, freshman
Jessie McInnis – #23, defense, sophomore
Kalyn Breckenridge – #24, goalkeeper, sophomore
Amber Kolean – #25, goalkeeper, freshman

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PICS OF THE WEEK: REMEMBERING HOWARD SHARPER

Howard Sharper is pictured with fellow DJs from W3 Soul Radio Station, now WTLZ-FM, 107.1. Howard Sharper was a deejay at W3 Soul in 1969. Additionally, Sharper was a Professor at Delta and a well-known photographer who touch the community through his beautiful imagery of Saginaw and the Great Lakes Bay region.





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

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



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