

THE MICHIGAN BANNER

Celebrating 17 years of Positive News



Saginaw County Community Mental Health Authority offers Mental Health First Aid Training

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Isabella Bank Corporation Announces Record Earnings for Second Quarter 2019

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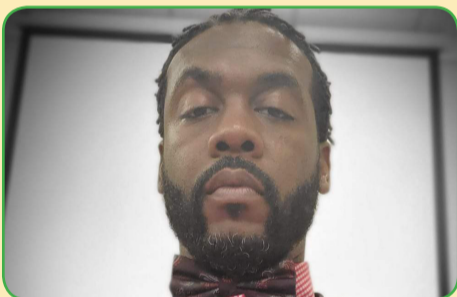
SVSU welcomes 2 new Board appointments: past Lt. Gov. Cherry and alumna Wiener

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Leading in Diversity, Empowering Communities and Changing Lives www.themichiganbanner.com



SNS (SOCIAL NETWORK SITES): Positive or Negative Influencers?



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Monica L. Martinez Named Among Nation's Top 50 Most Powerful Latinas



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Underground Railroad will Honor Tammy Bernier, CEO of Duperon Corporation at 2019 Empowerment Dinner & Celebration



The Underground Railroad's Empowerment Dinner & Celebration honors a special community member for his or her leadership and commitment to helping others. The Fall evening event features a cocktail reception, fine dining, and a behind the scenes look at how our work is done. Guests are inspired by the survivors we serve and invigorated by the community of support that blesses us each year.

The 2019 Empowerment Dinner & Celebration will honor Tammy Bernier, CEO of Duperon

Corporation, for her leadership to empower survivors and speak out against domestic and sexual violence in our community. This year's event will be held on October 2nd at the Bavarian Inn Lodge and Conference Center. The cocktail reception begins at 5:30 pm. Tickets are \$75 and may be purchased in person or by mail, or purchased by credit card online.

For more information or to purchase tickets please contact the Development Director at 989-399-0007 ext. 100.



Seen on the Scene: 2019 Covenant Red Carpet Crumpets & Croquet

The Covenant HealthCare Foundation Red Carpet Events took place on August 8 and 9 at Apple Mountain in Freeland! Each croquet player, golfer, and ticket purchased for Red Carpet contributed to a bigger cause. Proceeds raised by Red Carpet events stay local and support the critical work of Covenant Breast Health and Covenant Hospice programs as they provide compassionate care to patients.



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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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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

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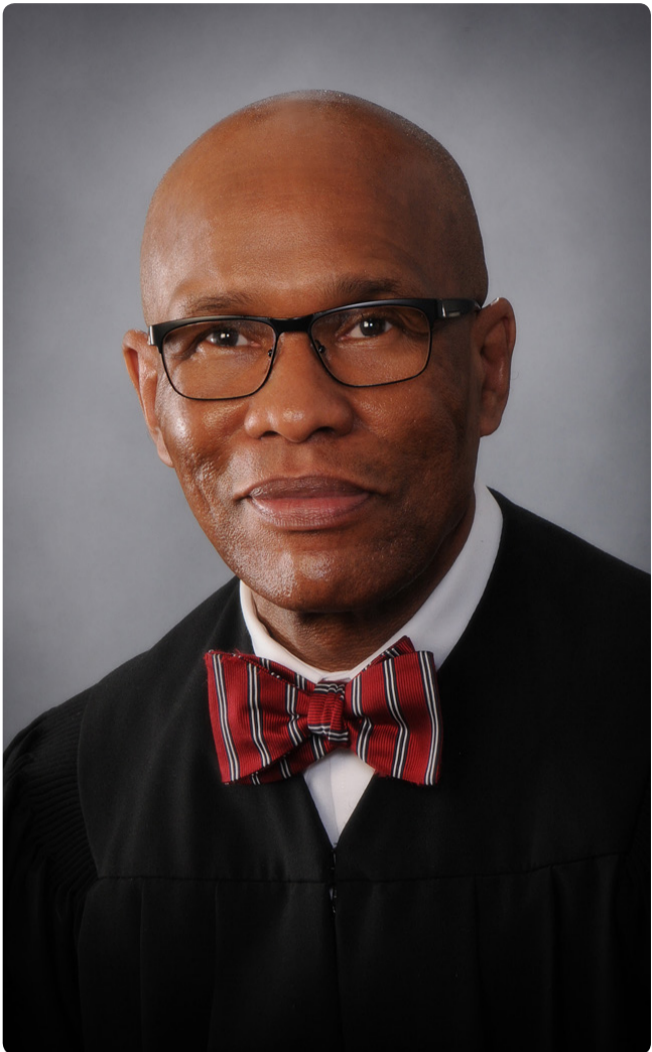
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Congratulations to Jerome Buckley, the Michigan Banner and Staff on your 17th Anniversary.

It is with great pleasure that I say thank you for being a literary voice in our local community and for the entire Great Lakes Bay Region. Your hard work, dedication and honesty in keeping us all informed on the issues that matters is greatly appreciated. It is my hope that you continue on this journey for another 17 years and beyond. Also, I would like to pass onto you these words from the late Toni Morrison:

“There’s a difference between writing for a living and writing for life. If you write for a living, you make enormous compromises... If you write for life, you’ll work hard, you’ll do what’s honest, not what pays.”

Judge Terry L. Clark
70th District Court
Saginaw, Michigan



Michigan Banner, Jerome Buckley & staff, congratulations on 17 years of positive and informative news for the Great Lake Bay region and beyond.

Your hard work and dedication is greatly appreciated!

Wishing for many more years of the best news in this region.

Barbara A. Campbell
Clerk, Buena Vista Charter Township



Greeting to the readers of this new addition of the MI Banner;

The MI Banner, just like SVRC Industries, Inc. has a long tradition of care and concern for our community! SVRC has been around for over five decades helping the most vulnerable people in our community by giving them a voice and a path to independence. One of those important paths is training and education, it is one of the key to success in life. Whether that training is on the job, a vocational

training program, certificates or degrees, that training is the number one factor in your success and controlling your destiny.

SVRC like the MI Banner has a history of supporting education and training in Saginaw as a way for our community to move forward and succeed. We have to invest in those who are less fortunate than you and I, to move our community forward, one of the ways we can do this through training and education. Whether that training is a formal education or the informal mentoring of someone you know who needs help, you can make the difference by reaching out in your community and making a difference.

The MI Banner and I would ask you to dig deep at what you can do to improve the educational experience around those you know and support. Ask them to go back and finish High School, complete that training course, support them, read a book to a young person, assisting in the education of our youth, is our future! Thank you and enjoy this issue of the MI Banner.

Sincerely,
Dean Emerson,
CEO SVRC Industries, Inc.



MICHIGAN YOUTH BANNER

VOLUME 1 • NUMBER 2

Meet the
Publisher



My name is Andre Buckley Jr. and I look forward to being your Youth publisher for the Michigan Banner.

I am a graduate of Dow high school in Midland Michigan. I served as a news columnist in our journalism class there. I have always been a go getter. I love serving others and making them happy. Youth can oftentimes be overlooked so I'm going to work to promote the youth in the Great Lakes Bay Area and beyond.



My Turn

Andre Buckley Jr.

Self-Love is a popular term today that gets around in normal conversation a lot. "You have to love yourself more." "Why don't you love yourself?" "If you loved yourself more this would have never happened to you." "You can't love another person until you love yourself first." These are just a few of the self-love directives that we give or get to suggest a way to live a better life.

Self-love is an important step to living the best life you possibly can live. It influences who you pick for a friend, mentor, or anything of that nature. How you project yourself in life and how you cope with problems have a lot to do with this as well.

I want to explain my recipe for genuine self-love. Self-love is not simply a state of being or feeling good. Self-love is essentially a state of appreciation for one's self and it grows from the actions that we make physically, emotionally, and spiritually. Self-love is dynamic; it grows by actions that mature us. When we act in ways that expand our self-love, we begin to better accept our

weaknesses as well as our strengths and have less need to explain away our shortcomings. You will need to be more centered in your life purpose and values, and expect living fulfillment through your own efforts. You will also begin to have compassion for yourself as a human being struggling to find personal meaning. In order to start to have true genuine self-love, you need to know how to being to love yourself.

First, you have to obviously want to do it, rather than just saying it. There is a difference. Act on what you need rather than what you want. You love yourself when you can turn away from something that feels good and exciting to what you need to stay strong, centered, and moving forward in your life instead. Practice good self-care. That is also an act of self-respect. Protect yourself. Bring the right people into your life. Live intentionally. You will accept and love yourself more, whatever is happening in your life when you live with purpose and design. I hope one day everyone will be able to say, and mean the statement, "I love myself."



SNS (Social Network Sites): Positive or Negative Influencers?

Corey Pritchett MA, CPS (c)

The goal of this article is not to provide concrete information but more so to provoke thoughts in youth and adults who are engaging youth on a consistent basis, whether it be parental or an otherwise human services profession such as a teacher, coach or therapist, to name a few. The objective of this article is to foster further exploration of the subject matter at hand.

A critical theoretical concern for youth is whether and how SNS (social network sites) facilitate detrimental behaviors such as bullying and interacting with strangers, versus positive outcomes such as developing wider networks of relationships.

The following research will serve as our guide to a thought-provoking foundation to examining such a concern.

The current tools of teenage communication go by a peculiar set of names. Wall Posts, Status Updates, Activity Feeds, Thumbs Ups, and Profiles are some of the ways that youth today communicate with one another.

According to June Ahn (2011), teenagers are among the most prolific users of social network sites (SNS). Emerging studies find that youth spend a considerable portion of their daily life interacting through social media. Subsequently, questions and controversies emerge about the effects SNS have on adolescent development.

Scholars assert that social media represent new skills and ways of participating in the world. If students are not allowed to use new technologies and contribute to online communities like SNS, they will not be able to develop the necessary skills

and technical literacy that will be vital in the future (Jenkins, 2006).

Initial research on SNS suggests that these online communities help individuals build social capital. Social capital refers to the idea that one derives benefits—i.e., advice, information, or social support—through their network of relationships (Portes, 1998). Approximately 91% of youth who use SNS report that they utilize the sites to communicate with already known friends (Lenhart & Madden, 2007). Qualitative studies also converge with this finding that U.S. youth mostly use SNS to interact with friends and not to meet strangers (Agosto & Abbas, 2010; boyd, 2008). Studies also find that teenagers are less likely to experience unwanted sexual solicitations or harassment in SNS, while more likely to experience these dangers in instant messaging and chat room environments (Ybarra & Mitchell, 2008).

Thus SNS are indeed a healthy way of youth building rapport, establishing, maintaining and sustaining relationships. Rather or not these are positive or negative experiences exposing them to harm or productivity, will vary based upon a youth's perspective of "healthy/unhealthy" relationships as well as "productive/unproductive" morals, values, life principles, concepts, etc.

For example, the impact of the exposure of homicide will even be determined by a youth's perspective thereof, prior to the exposure on SNS. According to Patton & Others (2014), homicide is the second leading cause of death for young people, and exposure to violence has a negative impact on youth mental health, academic performance, and relationships. Research has derived

at the conclusion that youth violence, including bullying, gang violence, and self-directed violence, increasingly occurs in the online space. Research shows that while some forms of online violence are limited to Internet-based interactions, others are directly related to face-to-face acts of violence.

Another example would be youth fights which are displayed on SNS. The impact of the exposure of youth violently being brutal towards one another is going to vary based upon the viewer's prior perspectives of violence. This is why some youth watch the video in disgust/grief while other youth watch with excitement as if its entertainment, promoting the very act of violence and brutality.

We may conclude that SNS' impact on youth may be just as negative or positive as their daily home life, enculturation (cultural upbringing) and experiences in their community. In conclusion even if dangerous or negative experiences in SNS only account for a small percentage of online activity, each instance represents a significant concern for adults, parents, and educators.

Let's begin to focus on what we are allowing to influence our youth, on a consistent basis, at home, in our families and in our community abroad and NOT leaving "the majority" of influence to be derived from SNS.



THE LATINO BANNER

LIDER EN LA DIVERSIDAD

Vamos Adelante



Comerica's Monica L. Martinez Named Among Nation's Top 50 Most Powerful Latinas

LB Pg. 3

Submit your news at

themichiganbanner.com

Great Lakes Bay Hispanic Leadership Institute
1st Annual GOLF
Outing
SEPTEMBER 14, 2019
SWAN VALLEY GOLF CLUB
Registration 8:00 am, Shotgun start 9:00 am
BENEFITING
Great Lakes Bay Health Center
Migrant Program and GLBHLI

Join us for a great day!
Event includes Lunch, Dinner, Team Prizes, Course Challenges and Giveaways.
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Comerica's Monica L. Martinez Named Among Nation's Top 50 Most Powerful Latinas



courtesy photo

Comerica Bank's Senior Vice President of External Affairs – Michigan Market and National Director of Hispanic Business Development Monica L. Martinez has been named one of the nation's "50 Most Powerful Latinas" in 2019 by the Association of Latino Professionals for America (ALPFA) in partnership with Fortune Magazine.

Martinez was selected based on the following criteria: size and importance of the woman's business in the global economy, health and direction of the business, arc of the woman's

career—résumé and runway ahead—and social and cultural influence.

"It's an honor to be recognized amongst these talented and outstanding Latina business leaders," said Martinez. "They are trailblazers changing norms, influencing positive change, and inspiring the next generation of future leaders. It's a privilege to represent our Comerica team as we strive to build strong relationships with business owners, entrepreneurs, customers and philanthropic partners to help our communities flourish."

Nationally, Martinez oversees the bank's Hispanic business development and diversity. In Michigan, she manages corporate contributions and external community reinvestment functions for the statewide market. In her role as national director of Hispanic business development, she nurtures relationships with key community stakeholders nationwide while serving as a spokesperson for the bank. Her charitable contributions and CRA responsibilities in Michigan include: philanthropic giving, day-to-day program management, sponsorship programs, financial education and supporting non-traditional lending in Michigan. Martinez serves as the president of the Comerica Foundation.

Martinez is bilingual, and her fluency in Spanish and English helps in her commitment to growing business relationships and outreach opportunities. She holds a bachelor's degree in International Business from Eastern Michigan University. For her graduate work, she studied Interdisciplinary Technology with a concentration in Business Management at Eastern Michigan University. She has earned certifications in Non-Profit Management from Duke University and Corporate Community Relations Management from Boston College. Martinez is a graduate of the prestigious SMU Management program and is certified in Diversity Management from Cornell University. Martinez serves in a leadership capacity on several non-profit boards including, the Michigan Hispanic Chamber, SER Jobs for Progress National, New Detroit and the Metropolitan Affairs Coalition.

Over the past year, Martinez has received the following recognitions and honors:

- Latino Leaders Magazine: 101 most influential Hispanics in the nation.
- Governors Hispanic/Latino Commission committee: Top 50 Hispanic Women in Michigan.
- Walkers Legacy: Detroit Power 15 Women.
- Alternatives for Girls: Role Model Award.
- DBusiness magazine: "Powered by Women" list as one of the most influential women in Michigan.

To commemorate the announcement, ALPFA will host a special recognition summit October 3 in Jersey City, N.J.

Hispanic/Latino Commission of Michigan (HLCOM) to host Annual Statewide Hispanic Heritage Month Celebration



SAVE THE DATE!

THURSDAY, OCTOBER 10,
6:00 PM TO 8:00 PM

GOEI CENTER

818 BUTTERWORTH ST SW, GRAND RAPIDS, MI 49504



The Hispanic/Latino Commission of Michigan (HLCOM) and the Hispanic Heritage Month Planning Committee are excited to announce that for the first time, we will be hosting our Annual Statewide Hispanic Heritage Month Celebration event in Grand Rapids, MI on Friday, October 10, 2019, at the Goei Center from 6:00 pm to 8:00 pm.

The Annual Statewide Hispanic Heritage Month Celebration is an excellent event where we honor leaders from our community. We also celebrate accomplishments and our diverse cultures. This event is unique because it pulls people together from across the state.

The celebration begins with a networking

reception, elegant dinner, and keynote address. Appreciation Awards will be presented to six community leaders (from around the state) who have made outstanding contributions to the Hispanic/Latino community in Michigan. We will end the night by presenting scholarships to current college students from various community colleges and universities.

HISPANIC HERITAGE MONTH CELEBRATION AWARD NOMINATIONS

The Hispanic/Latino Commission of Michigan (HLCOM) awards individuals who set themselves apart through leadership and accomplishments in the State of Michigan. These awards are meant to recognize individuals who have made a significant

impact in their community.

FUTURE LEADERS SCHOLARSHIP INFORMATION

The Hispanic/Latino Commission of Michigan would like to invite all of the current Hispanic/Latino college students in Michigan to apply for our 2019-2020 Future Leaders Scholarship. We will be awarding multiple scholarships at the Annual Hispanic Heritage Month Celebration on October 10, 2019, in Grand Rapids, Michigan. We know the challenges that go along with trying to get a college education. As a Commission, we are committed 100% to making sure we support our community on their journey. The deadline to apply is Friday, September 20, 2019.

Community Board

Submit your announcements and events at themichiganbanner.com/submit



28th ANNUAL GOLF OUTING

Fox Hills Golf and Banquet Center
Plymouth, MI

AUGUST 19

\$20
for 1 Ball

\$100
for 6 Balls

PRIZES

Hole-in-One: **\$1,000** | Closest to the Hole: 1.) **\$750** 2.) **\$500** 3.) **\$250**

The Ball Drop will take place after golf completes at approximately **3pm**.

Need not be present to win.

Email any MHCC Staff Member to purchase tickets:

Armando Ojeda: aojeda@mhcc.org

Jennifer Gomez: jgomez@mhcc.org

Laura Huber: lhuber@mhcc.org

Camilo Suero: csuero@mhcc.org

Dina Fattom: dfattom@mhcc.org

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

DEADLINES

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

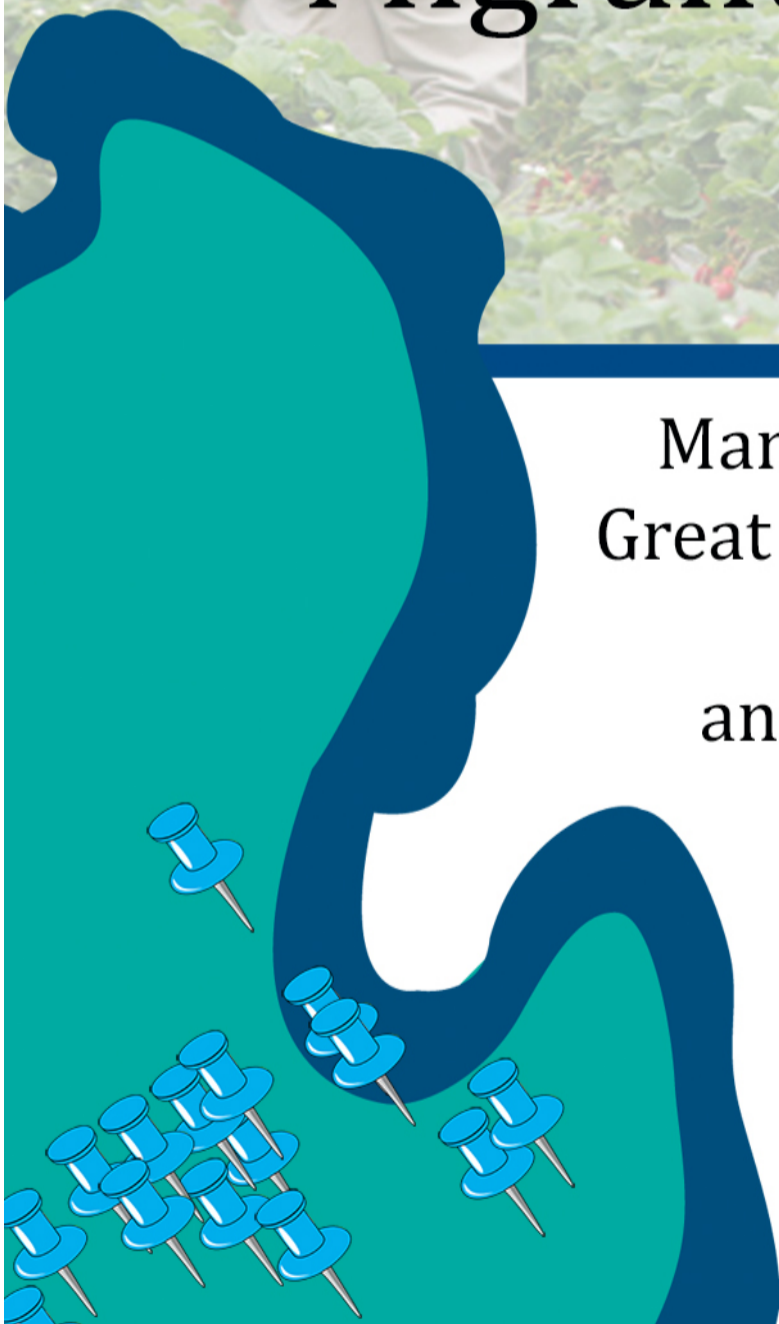


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As a reader of the Michigan Banner I would like to say congratulations on 17 years of service to the Saginaw community.

I would like to also tip my hat to the Editor in Chief Jerome Buckley for working hard to see that the Banner continues to move forward.

Clifford L. Harris
Northwood University
Associate Professor
Economics



Congratulations on your 17th anniversary!

Thank you for providing a clear, objective view on the important news that impacts our community.

May the coming years bring you further success as you continue to inform our citizens and expand our awareness. Best wishes!!

Carol Cottrell, Director
Covenant HealthCare Foundation



There is an old Spanish proverb that says, "If you want something done right, do it yourself." You conceived the idea and executed with professionalism. As a result, today, we have a Michigan Banner Newspaper that is community oriented and growing.

Congratulations on your 17th anniversary. All the best in all of your future endeavors.

David M. Hall, Ph.D Retired U.S. Air Force
Brigadier General

FUNDRAISING GOOD TIMES

How to raise our children to become philanthropists Part one of a two part series

We are forever pushing our children to become entrepreneurs, to start and run their own businesses. We encourage this because we believe it is good for our children as individuals, and good for the Black community. Entrepreneurism is all about becoming financially independent, and building wealth and assets.

What we don't always remember is the value of teaching our children to be philanthropists. In fact, very few of us use this word. We speak instead of giving back, being a blessing to others, and caring for our neighbors. Philanthropists do all those things: they give their time, talent, and treasure (including money). As individuals they can be catalysts, and collectively their work can be transformational.

Philanthropy also includes strategy. As philanthropists, children can examine what is important to them, and uncover the different ways they can make an impact. For example, a young person may be emotionally touched by seeing children in their class who are sick and cannot come to school all the time. They may wonder about the homeless family they see sleeping in a car, or the line for food at church or a community center. A friend who comes out as LGBTQ may inspire them to create a more accepting school environment. An aunt living with

HIV may catalyze their efforts to help others living with the disease.

Adults and teens can guide those who are younger in asking questions that can help define a young person's philanthropy. For example, do you want to help one person, or a group of people? Do you want to support people in your community, or are you open to supporting those you may never personally know? Should the focus be helping with an immediate need, or addressing a systemic problem?

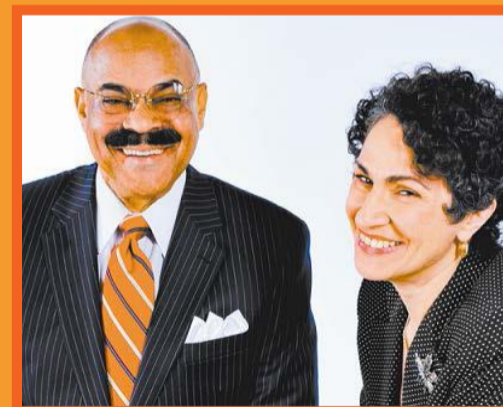
Other questions can go deeper. Are you giving to be of service and because you "should," or because it makes you feel good? Or is it a combination of both? Are you open to the idea that you may not know what is the best way to make an impact? How will you be led by facts and feelings? Are there ways that you can engage others in giving? How would you approach them? How do you prioritize what is important to you versus what is important to others? How do you prioritize competing needs, and create a balance that feels right?

The great thing about being a philanthropist is that you are always engaged in the process of learning, feeling, responding, being creative and innovative, researching, and evaluating. Philanthropy starts with a spark within a child and can be

nurtured into something wonderful. We want our children to "think big" in terms of creating a business, we can also teach them to "think big" in terms of philanthropy.

The skills learned today can lay the foundation for a career in philanthropy managing assets, raising money, evaluating programs, developing strategy, and/or advocating for policy changes. The passion ignited can inspire a lifetime of giving and leadership.

Black Philanthropy Month was founded by the Pan-African Women's Philanthropy Network August 2011." Learn more at <http://www.blackphilanthropymonth.com/>



Mel and Pearl Shaw | Courtesy Photo

Copyright 2019 – 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

Saginaw County Community Mental Health Authority offers Mental Health First Aid Training



The adult Mental Health First Aid course is appropriate for anyone 18 years and older who wants to learn how to help a person who may be experiencing a mental health related crisis or problem. Topics covered include anxiety, depression, psychosis, and addictions.

The adult course is available in both English and Spanish. Course participants come from a variety of backgrounds and play various roles in a community.

Youth Mental Health First Aid Training Module on August 16, 2019 and September 11, 2019

Youth Mental Health First Aid USA is an 8 hour public education program which introduces participants to the unique risk factors and warning signs of mental health problems in adolescents, builds understanding of the importance of early intervention, and teaches individuals how to help an adolescent in crisis or experiencing a mental health challenge. Mental Health First Aid uses role-playing and simulations to demonstrate how to assess a mental health crisis; select interventions and provide initial help; and connect young people to professional, peer, social, and self-help care.

The course teaches participants the risk factors and warning signs of a variety of mental health challenges common among adolescents, including anxiety, depression, psychosis, eating disorders, AD/HD, disruptive behavior disorders, and substance use disorder.

For more information please visit <https://www.sccmha.org/news-information/announcements/mental-health-first-aid-training.html>

Saginaw County Community Mental Health Authority is offering Mental Health First Aid Training for the month of August and September.

Mental Health First Aid teaches you how to identify, understand and respond to signs of mental illnesses and substance use disorders. This 8-hour training gives you the skills you need to reach out and provide initial support to someone who may be developing a mental health or substance use problem and help connect them to appropriate care.

SCCMHA will offer the following Mental Health First Aid Training:

Public Safety Mental Health First Aid Training on September 10, 2019

Mental Health First Aid USA is an 8-hour course that teaches a five-step action plan encompassing the skills, resources and knowledge to help an individual in crisis connect with appropriate professional, peer and self-help care. Participants

learn the unique risk factors and warning signs of mental health problems, builds understanding of the importance of early intervention and, most importantly, teaches individuals how to help someone in crisis or experiencing a mental health challenge.

The course is taught to police, first responders, corrections officers and other public safety audiences around the country. Mental Health First Aid for Public Safety provides officers with more response options to help them de-escalate incidents and better understand mental illnesses so they can respond to mental health related calls appropriately without compromising safety. More than 80,000 public safety professionals have taken the course, including at police academies in Philadelphia, DC, Seattle and numerous smaller and rural departments.

Adult Mental Health First Aid Training Module on August 22-23, 2019 and September 19, 2019

MI Prevention: Smoke Alarm and Carbon Monoxide Detector Installations Saving Lives



courtesy photo

Southern Macomb County – all of which had smoke alarms and carbon monoxide detectors installed in homes as a part of this program.

The grant also allocated funding for marketing and educational campaigns to raise awareness and knowledge about fire safety to achieve a sustained behavioral change. Starting August 26, billboards will be going up around the state to remind Michiganders of two important messages:

- “Close the Door” – sleeping with closed doors can save the lives of your family
- “Push the Button” – working smoke alarms can save lives

Consumers can find more resources and safety information at the MI Prevention website: www.michigan.gov/miprevention

MI Prevention is built around a community risk reduction (CRR) program first introduced in Michigan by the National Fire Protection Association in 2017 and is comprised of representatives from fire service, law enforcement, school officials, and other public and private organization and community leaders. A statewide CRR Task Force developed a three-year Michigan CRR 2018-2020 Strategic Plan.

Special recognition this year goes to community partner Home Depot in Okemos, MI for its invaluable support by providing and distributing alarm orders to fire departments throughout the state.



A statewide push to save lives is already seeing positive results. Recently, a Blair Township family exited their home safely after a recently installed carbon monoxide detector indicated high levels of carbon monoxide in their home. The family left the home when the detector sounded and avoided the escalating buildup of carbon monoxide from a faulty stove in their home. Carbon monoxide is an odorless, colorless gas that causes “flu-like” symptoms in low amounts and can kill people and animals who breathe in large amounts.

The carbon monoxide detector was one of thousands installed by local fire departments over the last several months through a grant coordinated by MI Prevention, a statewide fire safety campaign organized by the State Fire Marshal, the Bureau of Fire Services and Michigan’s fire safety organizations.

This is just one example of the impact of the recent push to install 21,384 smoke alarms and 6,455 carbon monoxide detectors throughout the state. Funding for the initiative came from a competitive, one-year, \$525,000 Fire Prevention and Safety grant through the Federal Emergency Management Agency (FEMA), the Department of Homeland Security, and a five percent match from the state of Michigan.

In 2018, 139 Michiganders perished in home fires with \$260 million in reported property damage. Since January 1, 59 people have died in residential fires in Michigan, a 30% decrease as compared to the 84 residential fire deaths that had occurred at this time last year.

“Working smoke alarms and carbon monoxide detectors save lives,” said Orlene Hawks, the director of the Department of Licensing and Regulatory Affairs, which houses the Bureau of Fire Services. “MI Prevention is an important statewide partnership that is already having a direct impact on the lives of Michiganders.”

Fire deaths and carbon monoxide-related fatalities are largely preventable if we educate Michigan residents on the importance of having working smoke alarms and carbon monoxide detectors in their home,” said State Fire Marshal Kevin Sehlmeier. “The lives of all Michiganders depend on education and awareness.”

The recent campaign targeted adults over age 40 and children under age nine in Flint, the Traverse City area, and Lake County, where some of the highest number of fire deaths have occurred in recent years. Other priority areas included Detroit, Saginaw and



Samaritas salutes The Michigan Banner on its 17 years of dedicated service to the community. When we all work together to Lift Up Saginaw, there's nothing we can't do!

*Samaritas Community Center | 3145 Russell St, Saginaw, MI 48601
Find us online at samaritas.org*

Great Lakes Bay Health Centers Seeking Medical Receptionist & Collections Clerk

Job Summary

The Medical Receptionist & Collections Clerk ensures the appropriate, courteous and professional reception of patients and visitors, both coming into and calling the Center. Carries out the duties necessary to maintain a properly functioning Center from the standpoint of patient scheduling. Obtains pertinent patient and insurance information. Participates in a team-based approach to care in the Patient Centered Medical Home (PCMH). Participates in activities related to Quality Improvement.

Requirements

- High school graduate or equivalent. Associate's Degree in Medical Office Professional (or similar field) required. Pertinent experience may be accepted in lieu of degree.
- Two (2) years previous experience in medical office or clinic setting required. Possesses medical billing experience as appropriate.
- Typing, filing, computer, telephone etiquette and answering skills. Critical thinking skills essential. Ability to respond appropriately and consistently to Managerial directives. Bilingual preferred.

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Great Lakes Pace: More Choices for Seniors!



courtesy photo

The Great Lakes PACE program has been opened since May 1, 2015. This is exciting news for seniors. We assist those with failing health and other needs wishing to remain in their homes. A nursing home is no longer the only option for those who are aging with health problems. There are more choices. PACE stands for **Program of All-inclusive Care for the Elderly**. A holistic style is used for meeting the health needs of our enrollees. Our team includes Doctors, Nurses, Physical-Occupational-Recreational Therapists, Social Workers, a Dietician, a Transportation Coordinator and a Center Manager. We provide medical and nursing care in our on-site clinic.

Our other services include pharmacy, lab, therapy day care, meals and more. There is transportation to and from our PACE center for Adult Day Health or medical appointments. Aides are scheduled to help in the home if needed. PACE participants are responsible for the cost of medical services received from out-of-network providers without prior approval- except for emergencies.

Great Lakes PACE is offered to those who are 55 years or older and meet the medical and financial guidelines. We cover most of the Great Lakes Bay Region and a few nearby

areas which are known by zip codes. (See below). Many may choose a nursing home due to being uninformed of other choices. Our two Intake Coordinators will answer your questions. Their role is to provide you with information about this amazing program.

Our Outreach Marketing Specialists are connecting with medical professionals, local churches and other community organizations to offer informational sessions that will meet your time limits. Individual or group tours are available on walk in basis. Evening tours arranged if needed. Call to schedule a lunch tour for yourself or a group of any size. Help us to empower the seniors of our community to make informed decisions about their future. Great Lakes PACE is great news! It offers more choices for seniors. Contact us at 989 272-7610. We look forward to meeting with you soon.

Great Lakes PACE services available in these Zip Codes:

Saginaw County

48415, 48417, 48601, 48602, 48603, 48604, 48605, 48606, 48607, 48608, 48609, 48614, 48616, 48623, 48626, 48637, 48638, 48649, 48655, 48663, 48722, 48724, 48734, 48787

Overlap with Saginaw and Another County

48457, 48460, 48747, 48757, 48768, 48807, 48831, 48841

Bay County

48604, 48611, 48623, 48631, 48634, 48642, 48650, 48706, 48708, 48732, 48747, 48757

Shiawassee

48449, 48460, 48616, 48649, 48817, 48831, 48841, 48867

Gratiot

48615, 48637, 48662, 48807, 48831

Tuscola

48415, 48435, 48701, 48723, 48733, 48734, 48744, 48746, 48757, 48767, 48768

Midland County

48640, 48642, 48620

Arenac

48650

BUSINESS & WEALTH

Isabella Bank Corporation Announces Record Earnings for Second Quarter 2019



courtesy photo

Mt. Pleasant, Michigan - Isabella Bank Corporation (the "Corporation") (OTCQX: ISBA), released its earnings results for the second quarter of 2019. The Corporation reported record net income of \$4.2 million or earnings per common share of \$0.53 for the second quarter of 2019. Achievements in the second quarter of 2019 and the six month period ended June 30, 2019 include:

- 25.7% increase in second quarter net income compared to the second quarter of 2018
- Loan growth of \$31.8 million during the quarter and \$47.9 million since year end 2018
- 8.9% growth in assets managed by Investment and Trust Services since year end 2018
- Cash dividend yield of 4.5%

"We are very excited to share our record results for the second quarter of 2019," stated Jae A. Evans, President and Chief Executive Officer of the Corporation. "Our continuous focus on attracting new customers, enhancing the Isabella Bank experience and growing the bottom line is benefiting our customers and our shareholders."

Net income for the three and six month

periods ended June 30, 2019 was \$4.2 million and \$7.7 million, respectively. Net income for the same periods of 2018 was \$3.3 million and \$6.8 million, respectively. Net interest income for the three month period ended June 30, 2019 increased \$99,000 when compared to the previous quarter and \$316,000 when compared to the same period last year as a result of strong loan demand, improved yields, and less reliance on higher cost deposits and borrowings. Credit quality improvements resulted in a \$179,000 negative loan loss provision expense during the second quarter of 2019, which was a \$507,000 decrease from the same period last year. Second quarter 2019 noninterest income increased \$271,000, or 9.9%, from the same period last year, while second quarter 2019 noninterest expense decreased \$39,000 from the same period last year.

A combination of improved yields and growth in the loan portfolio over the past twelve months were large drivers of a \$2.5 million increase in interest income for the first six months of 2019 compared to the same period in 2018. Interest expense on deposits and borrowings increased \$1.7 million for the six month period ended June 30, 2019 when compared to the same period in 2018. Noninterest income increased \$252,000

during the first six months of 2019 when compared to the same period in 2018 largely due to Investment and Trust advisory fees. Noninterest expenses for the first six months of 2019 exceeded noninterest expenses for the same period in 2018 by \$643,000. Employee merit increases, loan expenses related to growth initiatives, and recent changes to incentive plans account for a significant portion of the increase.

The Corporation's fully taxable equivalent net yield on interest earning assets was 3.04% and 3.02% for the three and six month periods ended June 30, 2019, respectively. The Corporation has implemented various initiatives which, over time, are expected to improve the net yield on interest earning assets. These initiatives include transitioning a larger percentage of assets from lower yielding investment securities to higher yielding loan opportunities, continued growth of the loan portfolio, and enhanced pricing strategies related to loan and deposit products.

As of June 30, 2019, total assets were \$1.8 billion and assets under management were \$2.6 billion. Assets under management include loans sold and serviced, and assets managed by Investment and Trust Services. During the third quarter of 2018, assets managed by Investment and Trust Services reached an all-time high surpassing \$500 million. While the value of these assets declined during the fourth quarter of 2018 due to a drop in the securities markets, assets managed by Investment and Trust Services rebounded \$39.7 million or 8.9% during the first six months of 2019. As a result of the flat yield curve that has existed for several months, the opportunity to fund the purchase of new investment securities, with either new borrowings or excess liquidity, at an acceptable margin has been minimal.

Continues on pg 23, Isabella Bank



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Continued from pg 21, Isabella Bank

Consequently, the Corporation has utilized available cash flows to pay down maturing borrowings and other higher cost funding sources, resulting in a decline in total assets as of June 30, 2019 when compared to December 31, 2018.

Loans grew \$31.8 million during the second quarter of 2019 to \$1.2 billion as of June 30, 2019. The loan portfolio has grown \$47.9 million or 4.2% during the first six months of the year. This growth was largely driven by the commercial loan portfolio which increased \$42.4 million. Also contributing to this growth were increases in residential real estate and consumer loans of \$12.3 million. While the portfolio did experience a decline of \$6.8 million in agricultural related loans, this is reflective of seasonal trends within this business sector.

Total deposits increased \$3.5 million during the second quarter of 2019 to \$1.3 billion as of June 30, 2019. This increase can largely be attributed to growth in demand deposits. Over the last year, the Corporation has experienced growth in certificates of deposit, savings and demand deposit accounts as the result of strategic product pricing and a high level of customer service. In recent periods, excess liquidity was used to reduce high-cost deposits such as brokered certificates of deposit accounts. During the past twelve months, brokered certificates of deposit accounts have declined \$29.1 million.

The Corporation's banking subsidiary, Isabella Bank (the "Bank"), continues to be designated as a "well capitalized" institution as its capital ratios exceeded the minimum requirements for this designation. As of June 30, 2019, the Bank's Tier 1 Leverage Ratio was 8.4%, Tier 1 Capital Ratio was 11.6% and Total Capital Ratio was 12.2%. From a consolidated perspective, the Corporation's Tier 1 Leverage Ratio was 9.0%, Tier 1 Capital Ratio was 12.4% and Total Capital Ratio was 13.1% as of June 30, 2019.

During the second quarter of 2019, the Corporation paid a \$0.26 per common share cash dividend. Based on the Corporation's closing stock price of \$23.25 as of June 28, 2019, the annualized cash dividend yield was 4.5%.

Dow named one of the Best Places to Work for Disability Inclusion



courtesy photo

Midland, Mich. - August 06, 2019 - Dow has been named to the 2019 Disability Equality Index® (DEI) "Best Places to Work", by receiving the top score for the third year in a row. The DEI survey, which is administered jointly by Disability:IN and the American Association of People with Disabilities (AAPD), is the nation's most trusted benchmarking tool for disability inclusion.

The survey measures key performance indicators across culture, leadership, accessibility, employment practices, community engagement, support services and supplier diversity. Participating companies self-reported their disability policies and practices, and were then scored on a scale from 0 to 100. Of the 180 companies that completed the survey, 156 received top marks.

"Dow is proud to be recognized as a top scorer by the Disability Equality Index," said Peter Holicki, executive sponsor for Dow's Disability Employee Network and senior vice president at Dow. "Cultivating an inclusive and diverse workforce, including employees with disabilities, is essential to Dow's success. Inclusion and diversity brings forth a variety of

perspectives allowing us to meet the needs of our employees and our customers."

Dow is committed to creating an inclusive workplace where all employees can bring their whole self to work. In addition to Dow's policies and programs, the company offers an employee resource group, Disability Employee Network (DEN), to empower employees with disabilities and to raise awareness and educate about disabilities in order to become better allies.

The Disability Equality Index® (DEI) is a national, transparent benchmarking tool that offers businesses an opportunity to self-report their disability inclusion policies and practices. It was developed by two national leaders, American Association of People with Disabilities (AAPD) and Disability:IN, in consultation with the appointed DEI Advisory Committee, a diverse group of experts in business, policy, and disability advocacy.

For additional information on Dow's commitment to inclusion and diversity, visit <https://corporate.dow.com/en-us/about/beliefs-and-culture/diversity>

Michigan Joins the Movement to Build Sustainable Communities



courtesy photos

Around the world, communities are considering innovative ways of investing in sustainable developments that will require fewer resources, protect the environment and support a strong regional economy.

For years now, Michigan has been working toward revolutionizing the way it designs its urban centers, intentionally using what is referred to as “green infrastructure” to mitigate its impact on the community and environment, while still providing a boost to local economies.

The trend toward green infrastructure in economic development involves using vegetation, soils and other elements and practices to reinstate certain natural processes needed for projects to manage water and create healthier urban environments. This can include the use of rain gardens, permeable pavement, vegetated swales or green roofs in a project’s development.

Embracing the integration of these green practices not only provides obvious benefits for the environment, but for municipalities and developers as well. For example, “going green” in economic development activities allows cities to reduce municipal infrastructure and utility maintenance costs; meanwhile, developers can lower costs for storm water management and increase the

marketability of their projects.

At the Michigan Economic Development Corporation (MEDC), we commit ourselves to supporting transformative projects that will create vibrant, sustainable and resilient communities throughout Michigan. That is why our Community Development Team has begun placing an even greater emphasis on supporting projects that incorporate these types of thoughtful and sustainable practices.

In the city of Detroit — Michigan’s most densely populated urban area — Michigan has been spearheading the move toward green infrastructure, with the MEDC investing in these types of projects throughout the past decade. Most recently, we saw the fruits of this collective labor come together when El Moore’s community garden and green park officially opened to the public this summer.

The El Moore project converted the existing, historic El Moore building into a multi-use development including a community park, Eco Art space, urban sustainable food retail space, a demonstration and learning center, urban agriculture, apartments, hostel rooms and parking spaces with support of MEDC through a Brownfield Michigan Business Tax Credit.

Beyond its exhaustive list of amenities, El Moore also takes pride in being an incredibly eco-friendly building, employing a variety of green infrastructure including sustainable systems for managing recycling, renewable energy, water usage and composting.

Down the road from El Moore is yet another green building made possible through strategic economic development assistance from the state. The MEDC supported the Green Garage project, which renovated a former Model T showroom into an innovative and sustainable office and design center. Today, the Green Garage serves as a co-working community and business incubator that offers space for a diverse group of nonprofits and business, proudly operating at nearly 10 percent of the waste, water and energy of a traditional office building. By way of its green infrastructure, Green Garage utilizes 90 percent natural daylighting, executed a zero-waste construction, has native Michigan plants in its landscaping and every day returns 100 percent of the rainwater it gathers into the area’s natural aquifers.

In 2014, Michigan developed the first-of-its-kind crowdfunding program, Public Spaces Community Places (PSCP), which is a combined effort between the MEDC, the Michigan Municipal League and Michigan-based Patronicity to strategically fund projects identified by local residents. Projects that are successfully funded through this grassroots effort are then backed with a matching grant from MEDC.

The very first PSCP project the MEDC supported was the Midtown Green Alley led by Midtown Detroit Inc., in the same neighborhood as both El Moore and the Green Garage. This 415-foot alley was transformed into a green space made up of permeable pavers, historic brick, LED and induction lighting, native landscaping and rain gardens. Using green infrastructure, the Green Alley also reduces the stormwater burden on the city of Detroit’s combined sewer system, proving to have plenty of utility in addition to being a more attractive space.

The MEDC is committed to strengthening Michigan’s economy and attracting new opportunities while remaining mindful of the need for Michigan to be a leader in sustainable economic development practices. This cluster of fully functional and thriving businesses and spaces utilizing green infrastructure highlight Michigan’s continued commitment to fostering vibrant communities where people can be proud to live, work and play.

Magna celebrates opening of new electronics facility in Grand Blanc Township



“We provide features to improve the daily commute and add a layer of safety,” said Magna CTO Swamy Kotagiri. “With the excitement surrounding autonomous vehicles and their potential to eliminate car crashes, it can be easy to forget the path to full autonomy lies in the safety and driver assistance systems we have today.”

In addition to manufacturing ADAS components, the new facility is home Magna’s advanced robotics R&D testing lab. With continued advancements in AI the company is bringing more smart factory concepts into its operations, and this new lab allows the testing and implementation of robotics that are adaptable, flexible and work in collaboration with people.

The plant is also the home of Magna Rohinni Automotive, a joint venture formed in 2018 to bring ultra-thin, flexible micro-LED lighting solutions to market. Magna and Rohinni are pleased to announce that this joint venture, after less than one year, has a dedicated production line installed in the new facility and stands ready to support production for customers.

Magna celebrated the opening of a new electronics manufacturing facility today in Grand Blanc Township. The facility consolidates three nearby locations into a single state-of-the-art facility that combines 21st-century manufacturing with people-first workplace design and functionality.

make up the building blocks of autonomy. Thanks to Magna’s systems, drivers can activate adaptive cruise control to maintain a safe following distance and speed, use lane-keeping assist to center the vehicle, and check blind spots to monitor adjacent travel lanes.

By opening the 230,000-square-foot facility with an investment of nearly \$50 million, Magna solidifies its presence in Grand Blanc Township and is positioned to continue its leadership in vision-based driver assistance systems. The new facility on Holly Road allows Magna to accelerate large-scale deployment of future technologies such as advanced driver assistance systems (ADAS), advanced robotics and micro-LED lighting.

Serving many of the world’s automakers, Magna Electronics Holly ships ADAS components to more than 330 different locations in North and South America, Europe and Asia. The division started manufacturing automotive-grade cameras in 2005 and has steadily increased its annual output as driver assistance systems have grown through regulatory measures and consumer demand. At present Magna Electronics Holly has made more than 46 million ADAS components, a number that will continue to grow well into the future.

Magna now combines cameras with other sensors such as RADAR and LiDAR to develop the advanced driver assistance systems that



courtesy photo



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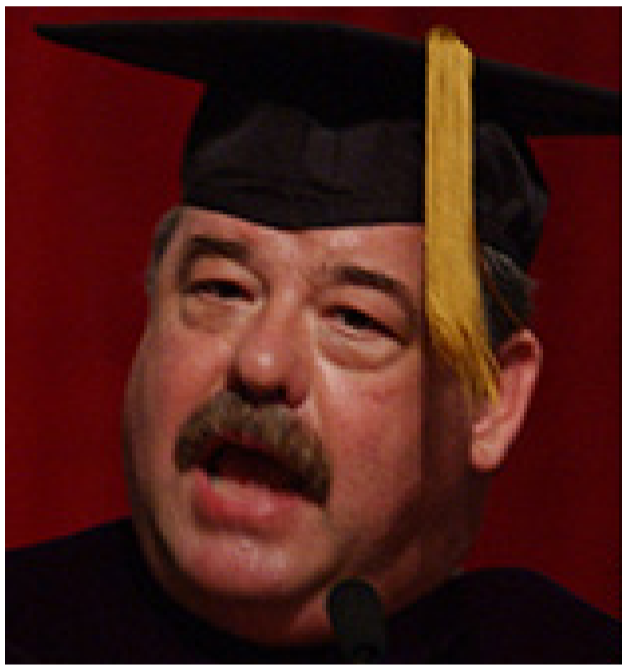
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EDUCATION

SVSU welcomes 2 new Board appointments: past Lt. Gov. Cherry and alumna Wiener



courtesy photo

LANSING, Mich. – On August 7, 2019, Governor Gretchen Whitmer appointed Lieutenant Governor John D. Cherry, Jr. and Rajkumari ‘Raj’ M. Wiener to the Saginaw Valley State University Board of Control.

“If we want every student in Michigan to get the skills they need to thrive in our state, we must ensure they all have access to a quality public education from kindergarten all the way through postsecondary,” Whitmer said. “Both Rajkumari and Lieutenant Governor Cherry have the experience and background to make positive and long-lasting impacts at Saginaw Valley State. I look forward to working with them as we prioritize our student’s education and get every Michigander on a path to success.”

John D. Cherry, Jr., of Clio, served as the 62nd Lieutenant Governor of Michigan. He dedicated more than 20 years of service in the Michigan Legislature as a State Representative, State Senator, and Senate Minority Leader. After serving as Lieutenant Governor, Cherry became CEO and President of his own public affairs consulting firm. He currently serves as the chairman of the St. Andrew’s Society of Detroit Board of Trustees, vice president of

the Council of Scottish Clans and Associations Board of Trustees, and as president of the Clan MacLachlan Association of North America.

Lieutenant Governor Cherry earned his Bachelor of Arts in Political Science from the University of Michigan and Master of Public Administration from the University of Michigan-Flint. He was awarded an Honorary Doctor of Laws degree from Saginaw Valley State University and an Honorary Doctor of Public Service degree from Central Michigan University. Cherry is married to former Representative Pam Faris and they have two adult children, Meghan and John Daniel, and two granddaughters.

Lieutenant Governor Cherry is appointed to succeed Scott L. Carmona, whose term expired July 21, 2019, for a term expiring July 21, 2027.

“I have always believed that access to postsecondary education is a key to economic success for Michigan citizens, and our institutions of higher education make great contributions to the social and cultural life of Michigan communities as well.” Cherry said. “Saginaw Valley State University plays that

key role for many of our citizens living in the Saginaw Valley, and as one of those neighbors, the health and vitality of the University is important to me. I know it is important to the Governor as well, and I hope to work with her to make SVSU an even stronger catalyst for the Saginaw Valley economy.”

Rajkumari ‘Raj’ M. Wiener, of Williamston, is the former Director of the reorganized Michigan Department of Public Health, Chief of the Bureau of Health Facilities, and Deputy Director of the Michigan Department of Licensing and Regulation. Following her service as Director, she founded Wiener Associates, PLC., a law firm specializing in health care, environmental, and human services law, lobbying, and policy consulting. In her retirement, Mrs. Wiener is a member of the Saginaw Valley State University Foundation Board, Sparrow Health System Community Care Board, and the Williamston Sunrise Rotary.

Mrs. Wiener earned her Bachelor of Science in Biology from Saginaw Valley State University, Master of Sport Administration from Central Michigan University, and Juris Doctor degree from the Columbus School of Law. She is married to Richard Wiener and they have two adult children, Rachel and Robert.

Mrs. Wiener is appointed to succeed Jenee L. Velasquez, whose term expired July 21, 2019, for a term expiring July 21, 2027.

“SVSU was the launching pad for my professional successes.” Wiener said. “It has been the springboard for many, particularly in this region. My goal is to see that it serves as the springboard for even more students and to remove barriers for all who want to attend college.”

The Saginaw Valley State University Board of Control is the governing body of Saginaw Valley State University. The Board has general supervision of the university and is granted the power of control and direction of all expenditures from the university’s funds.

Dr. Kent MacDonald Starts First Day as Northwood University President



courtesy photo

On August 1, 2019, Dr. Kent D. MacDonald officially begins his tenure as the 6th president of Northwood University. He was welcomed into office by outgoing president and CEO Keith Pretty, board chairman, Al Zehnder, Board of Trustees, alumni, as well as friends and family of the university at the 13th Annual Bay Harbor Celebration and leadership retreat.

The leadership retreat is an annual tradition to bring key Northwood University leaders together for two days of strategic planning. It caps off on Saturday with a symposium at the Bay Harbor Yacht Club in Bay Harbor, Michigan. Dr. MacDonald will serve as the master of ceremonies for the event, which features chief economist and Northwood alum Jonathan Williams as the keynote speaker.

MacDonald was announced as president in April and joins Northwood from St. Francis Xavier University, one of Canada's most respected and historic universities, where he served as President and

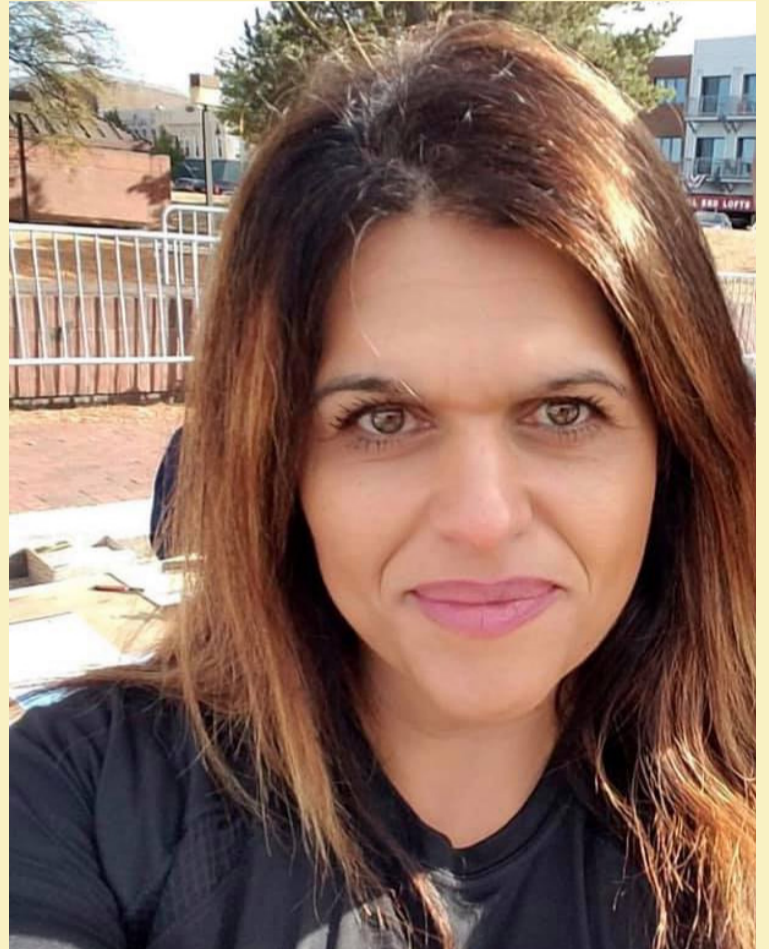
Vice Chancellor since 2014.

Since the announcement, Dr. MacDonald has been working closely with Northwood leaders to develop a 100-day strategic plan to move Northwood into the start of next 60 years of developing the future leaders of a global, free enterprise society.

"I plan to hit the ground running, using my experience in the higher education sector and effective leadership to close the gap between what universities teach and what businesses need," said MacDonald. "Additionally, I'm looking forward to helping more people understand the terrific return they receive on an investment in a Northwood University education."

In addition to fully immersing himself into the university community, Dr. MacDonald and his wife Mary-Ellen MacPhee, will be highly visible leaders on campus who plan to engage locally and nationally with a variety of committees and organizations.

Congratulations Rwaida Baz Bates for being selected Greatest of the Great Lakes Bay Teacher 2019!



CMU students and faculty explore new ideas through their international experiences



Darius Washington meets one of the residents of a Thai nature preserve.

As technology blurs boundaries between countries, job-seeking students must have skills that will allow them to compete in a global society.

At Central Michigan University, students and faculty used the summer months to explore countries around the globe, building their cultural competency, learning new languages, meeting people from a variety of life experiences and adapting to new cultures.

Some chose to share their knowledge with others, like broadcasting and cinematic arts instructor Eric Limarenko, who served as a guest lecturer at the Guangxi Arts University in Nanning, China. Some used the time to pursue experiential learning, such as the creative marketing internship Victoria Vitale, a integrative public relations major from Monroe, Michigan, completed in Tokyo. And others used the time to pursue a passion. Carolann Plank, a junior from Brighton, Michigan, spent six weeks studying theater and acting in Ireland.

Here are just a few examples of ways CMU students and faculty are putting their stamp

on the world this summer.

Study Abroad Scholars

Darius Washington, from Chicago, Cara Thomas, from Warren, Michigan, and D'Shyla Hodges, from Flint, Michigan, received prestigious Benjamin A. Gilman International Scholarships to study abroad.

Washington, a sophomore psychology major, traveled to Thailand for five weeks, where he attended classes at a university, built friendships with students from around the globe and explored the country's national parks.

"This trip gave me the opportunity to experience Thai culture, see things I'd never seen before and embrace the unknown," Washington said.

Thomas used her scholarship to pursue an international internship in Chiang Mai, Thailand. The senior advertising major spent nine weeks working at MPlus, a nonprofit that supports the LGBTQ+ community. She assisted with marketing and public relations and even helped the staff practice their

English language skills.

"Being in a foreign country has shown me that similar problems exist everywhere. I'd like to bring awareness to world issues and help to bring about positive change," she said.

On her four-week journey through South Africa, Hodges, a third-year psychology major, took a cultural and global studies course called In the Footsteps of Mandela. She traveled to Johannesburg, Cape Town and more as she followed the history of Nelson Mandela, one of the country's most famous leaders.

Entrepreneurship abroad

Sydney Harless, a senior information systems and international business double major from Farmington Hills, Michigan, traveled to Verona, Italy, with her mentor, finance and law faculty member Mark Potts, to present their research paper at the Innovation, Entrepreneurship and Knowledge Academy conference.

Continues on pg 32, CMU International Experiences



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.

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

Source: www.saginawheadstart.org



Sabrina Beeman-Jackson

Saginaw ISD Head Start/Early Head Start Program Director

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

Joe Baca, former Dem. Calif. Congrmn., Dist. 43.

“Our mission is to provide high quality services, developing school readiness and family empowerment for prenatal to age five children and families by working in partnership with parents and the community.”
-Saginaw ISD HE/EHS

Continued from pg 30, CMU International Experiences



Students from CMU's educational leadership program visit the Apartheid Museum in Johannesburg, South Africa.

The paper, a derivative of Harless' thesis for the Honors Program, won best paper award for its submission to the International Journal of Emerging Markets.

Harless said presenting her work at an international conference allowed her to connect with and receive feedback from people from all over the world.

"Part of my research included an analysis of Ecuador, and in the audience were Ecuadorians who were able to give me a perspective that I wouldn't have been able to get from only doing research online," Harless said.

Feasting on culture

Yejean Han, a senior from Mount Pleasant, Michigan, chose Florence, Italy, as her fourth and final CMU study abroad journey. Han, an Honors Program student studying secondary education, took a class on food, health and wellness at Florence University of the Arts. The class was taught in the university's restaurant and focused on how the culinary arts affect Italian culture.

The future educator said her study abroad

experiences have helped her understand people from various lifestyles and experiences — something that will be important in her teaching.

"I hope to incorporate the new things I've learned into my own classroom someday and will share my stories and experiences with my future students. I hope it will inspire them to see and do more globally."

Social Justice in South Africa

This summer, Frimpomaa Ampaw, an instructor in educational leadership, took a group of students to South Africa to study the lingering effects of apartheid on current society.

The class met with educational administrators and students from many academic levels in several South African cities to understand their challenges. In Johannesburg, the class visited a secondary school with the highest test scores in the area. In spite of the school's high academic performance, the school offers no college preparation programs, only vocational training, due to limited funding.

"We talked about race as a barrier in both the

U.S. and South Africa, but there also are other issues of power," Ampaw said.

"We teach students how to identify and mitigate some of those problems."

Doors to new worlds

For Junhao Dong, an international student from Yunnan, China, studying at CMU meant a 15-hour flight from home. The experience of living in a completely new culture inspired Dong to continue exploring the world, this time on a three-week study abroad trip to Florence, Italy.

"English is not my first language. Neither is Italian. I just kept trying to talk without fear, and people were patient and friendly," Dong said.

The electrical engineering major developed strong friendships with his Italian roommates. They took him to visit the Tower of Pisa, introduced him to many of their favorite foods, and helped him navigate cultural and language barriers.

"They opened the door to a new world for me," he said.

COMMUNITY

YWCA Great Lakes Bay Region Announces Next Executive Director



courtesy photos

Bay City, Michigan — The YWCA Great Lakes Bay Region’s Board of Directors is pleased to announce Moira Branigan as the agency’s next Executive Director. She begins her role on August 12, 2019. As Executive Director, Moira will be responsible for managing innovative programs and services,

fund development, and advocacy.

“Moira’s regional experience in the nonprofit sector will serve YWCA’s mission of empowering women and eliminating racism. We are excited by Moira’s understanding of our organization’s distinctively unique

history in the region. We look forward to her leadership as the YWCA begins to write its’ next chapter,” said Ann Coburn-Collins, President of the Board for the YWCA Great Lakes Bay Region.

For the past five years, Moira was Director of Internal Operations for the Great Lakes Bay Regional Alliance. The central role of the organization is to improve the economic vitality and quality of life in the region. Matt Felan, President & CEO of the Great Lake Bay Regional Alliance expressed his support for Moira’s decision to step into the new role. He stated, “Moira is the ideal person to lead the YWCA GLBR. She works passionately to make our region the best place to live, work, and play. She will leverage her extensive network and brings an incredible work ethic to further YWCA’s positive impact in the Great Lakes Bay Region.”

The YWCA Board of Directors welcomes Moira Branigan into her new role and is confident she will work to represent all women across the region.

For over 125 years YWCA Great Lakes Bay Region has been creating an environment for women to feel empowered, supported and able to build opportunities to make positive change. While mission of YWCA has not changed, “eliminating racism, empowering women and promoting peace, justice, freedom and dignity for all,” their programming and services have continued to evolve.

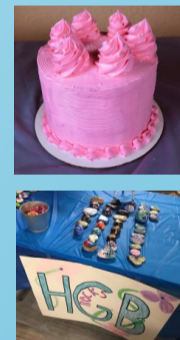
YWCA Great Lakes Bay Region had great success in 2017 by touching the lives of 851 participants. Their Getting Ahead program had 85% of participants reporting an increase in self-sufficiency, measured by 11 factors. Additionally, all of the summer empowerment camps participants reported an increase in developmental assets; including personal power and self-esteem.

Duperon Education would like to congratulate Kids Rule Now and their 1st Annual Children's Business Fair.

This event was like no other and these young entrepreneurs were full of energy, confidence, creative thoughts and new ideas.

Thank you, Rhonda for inviting Duperon Education to join you in your dream of empowering, equipping and encouraging kids as entrepreneurs.

The future belongs to those who believe in the beauty of their dreams and their futures are shining bright!



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YPN Hosts
3rd Annual Board Connection Luncheon & Non-Profit Expo

September 11th | 12:00 - 1:30pm | Horizons Conference Center

Join the YPN for the 3rd Annual Board Connection & Non-Profit Expo designed to introduce and connect professionals to organizations that are seeking potential Board Members and volunteers!

Professional jazz musician and motivational speaker Jeff Ponders II from Detroit, MI will deliver the keynote to inspire attendees to pursue their passions to better themselves and their communities.

Event attendees will then have the opportunity to interact with area non-profit organizations during the Expo portion of the event.



11:30am-12:00pm: Registration & Networking
12:00-12:40pm: Keynote & Lunch
12:40-1:30pm: Board Connection and Non-Profit Expo

\$25 Registration (Open to YPN and Chamber Members)
Registration Required

Chippewa Nature Center and US fish and wildlife service restore habitats for area schools



courtesy photos

MIDLAND, MI – Chippewa Nature Center (CNC) received \$24,800 from the Saginaw Bay Watershed Initiative Network (WIN). These funds will support the cooperative work of CNC and the U.S. Fish and Wildlife Service (USFWS) to restore wetland, grassland and pollinator habitat as outdoor classrooms on elementary, middle and high school properties throughout the 22 county Saginaw Bay Watershed. Habitats will be restored through the USFWS's Partners for Fish and Wildlife Program, with financial assistance from Ducks Unlimited. CNC will lead the curriculum and program development for each site.

In partnership with Saginaw Bay WIN, CNC, Ducks Unlimited and the USFWS will be able to provide funds and technical assistance to develop small outdoor education areas that contain native wetland and grassland habitats for use by teachers and students throughout the year. Each school will receive a curriculum guide

and supplies for the students to use when studying the habitats, as well professional development for teachers using the sites.

Dennis Pilaske, CNC Executive Director said, "This program provides the opportunity for schools to offer high quality lessons focused on our local ecosystems at the doorstep of their schools, while providing important habitat for pollinators and local wildlife. This partnership program will help science and every other subject come alive just outside the students' classroom doors through authentic hands-on learning."

This project has been made possible by a grant from the Saginaw Bay WIN, which focuses on opportunities to better link the economic, social and environmental well-being of Saginaw Bay communities in order to sustain and improve the region's quality of life.

Twelve area foundations and corporations work together as a Network to support WIN projects. This Funders Network includes: Bay Area Community Foundation, Consumers Energy Foundation, Harry A. and Margaret D. Towsley Foundation, Midland Area Community Foundation, Rollin M. Gerstacker Foundation, Saginaw Community Foundation, The Dow Chemical Company Foundation, The Herbert H. and Grace A. Dow Foundation, The S.C. Johnson Fund, the Cook Family Foundation, the C.S. Mott Foundation and the Saginaw Bay Foundation.

This outdoor education partnership seeks to develop five to 10 outdoor classrooms over the next two years, with an estimated 3,000 students using these restored habitats each year. To learn more or fill out an application for your school, please contact jkirts@chippewanaturecenter.org.



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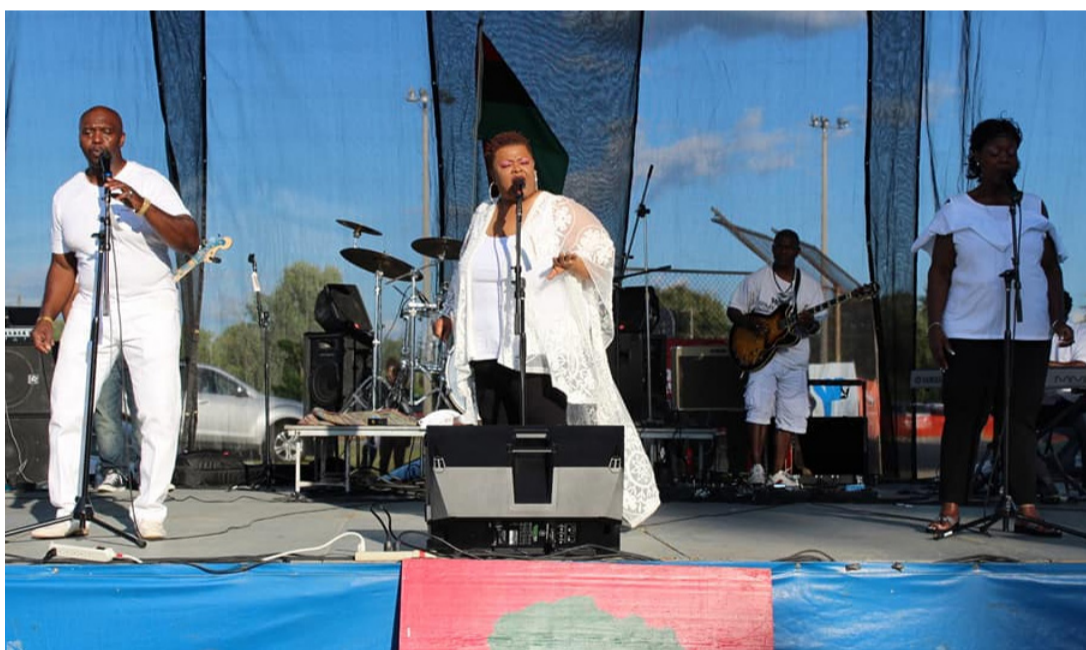
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Saginaw African Cultural Festival celebrates 51 years of serving the Community



courtesy photos

On Friday, August 9, 2019, the longest continuous running African Cultural Festival in the nation celebrated its 51st anniversary this year. The Saginaw African Cultural Festival continued the legacy of providing the region with premier cultural entertainment guided by the theme: “Ubuntu: I am because you are” and celebrates the culture of those from the African diaspora.

The festival opened for visitors on the Morley School grounds on Friday, August 9 at 12:00 pm and continued through Sunday, August 11. Flint Spoken Word

artist Mama Sol performed a free concert on Saturday along with “In The Tradition Jazz Ensemble”. On Sunday, the main stage hosted a gospel hour featuring Pastor Lafoon and the Bethel AME church as well as Saginaw’s own Sharrie Williams, “The Princess of Rockin’ Gospel Blues.”

The entire weekend featured drumming, workshops, face painting, horseback riding, good food and great fellowship.

To learn how you can participate in next year's African Cultural Festival contact Dawn Hinton at 989-906-1400.



CMU Grad's thesis project in spotlight



courtesy photo

The International Textile and Apparel Association has selected Double Consciousness, a design work by Central Michigan University alum Alexis Quinney, for exhibition at its annual symposium this October in Las Vegas.

Quinney, of Lansing, Michigan, created Double Consciousness as part of her thesis in CMU's apparel product development and merchandising technology master's degree program. She digitally designed and printed prototypes of her fabric using the fashion program's digital textile printer and 3D-printed prototypes of her jewelry.

Juror comments said the collection "shows clear mastery of a wide range of design-related skills and sends an empowering message. It is cohesive and visually striking."

It was one of 26 graduate student design projects the ITAA selected for exhibition out of 65 submitted.

Quinney received her degree in spring 2018.

Atwood Stadium to host third-annual Vehicle City Gridiron Classic



courtesy photo

Kettering University's Atwood Stadium will host the third-annual Vehicle City Gridiron Classic to kick off the 2019 high school football season with two days of doubleheaders, beginning on Aug. 29.

A news conference was held yesterday at Atwood to introduce the teams and some of the players competing in this year's classic. The match-ups are:

Thursday, Aug. 29

- 4 p.m. – Grand Blanc Bobcats vs. Midland Dow Chargers
- 7 p.m. – Goodrich Martians vs. Powers Chargers

Friday, Aug. 30

- 4 p.m. – Lakeville Falcons vs. North Branch Broncos
- 7 p.m. – Carman-Ainsworth Cavaliers vs. Port Huron Big Reds

Tickets are \$7, which includes admission to both games on one day. Parking is \$5.

The Aug. 13 news conference featured brief remarks by:

- Anthony Vance, vice president, Vehicle City Sports Committee
- Genesee County Circuit Judge Duncan Beagle
- Robert McMahan, president, Kettering University
- Steve Branch, Flint city administrator
- Tim Herman, CEO, Flint & Genesee Chamber of Commerce

The idea for an inaugural set of games to start the high school football season was introduced by Beagle, who saw similar events held in other communities. The classic was then organized by the Vehicle City Sports Committee, with support for the 2019 event from the Al Serra Auto Plaza, Hurley Medical Center, Dort Federal Credit Union and the Flint & Genesee Chamber of Commerce in partnership with Kettering University and each of the participating school districts.

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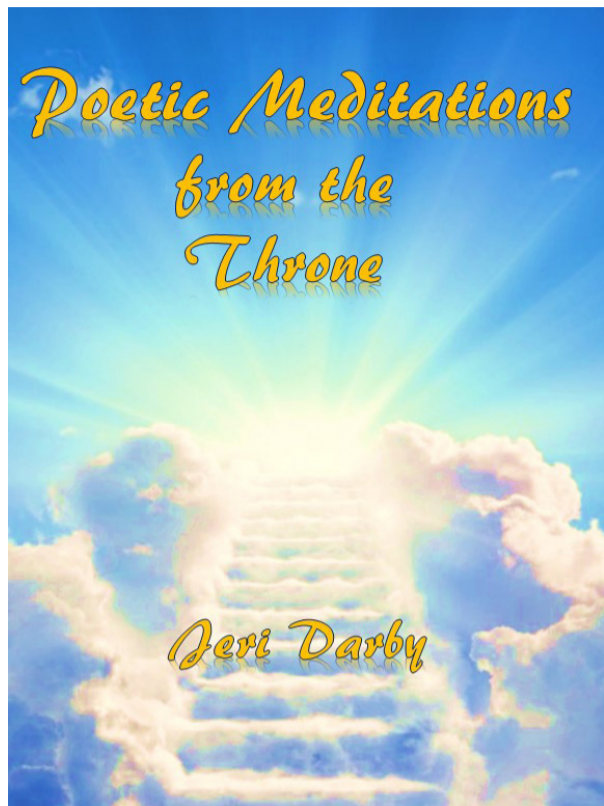


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Author Jeri Darby and her Writing Journey



Jeri Darby’s writing journey began over twenty years ago when the word of the Lord came to her with these instructions. “Purchase

a computer and proclaim to others, “I am a writer!” The next day she encountered someone starting a local Christian publication in need of writing submissions. She said, “I am a writer!” The rest is history. Since then Jeri has 100 publishing credits and four self-published books, including two Spanish translations. Her articles, devotions and poems are featured in print and online publications such as Decision Magazine, The Upper Room, Chicken Soup for the Nurses Soul, A Second Dose and others.

Jeri enjoys outreach and has ministered in jails, prisons, conferences, halfway houses and shelters. Recently, the word of the Lord again came with these instructions. “Get off the sidelines of life, proclaim your age and encourage others to get back in the race!” Right away, Jeri launched “Seasoned for this Season” a Facebook (Jeri Darby) Live series on Mondays. These weekly videos benefit not only God’s seasoned people; but anyone desiring clarity, confidence and courage to step into their purpose. Jeri emphasizes the

importance of recognizing and obeying the voice of God—NOW. By His grace she has hosted over 100 weekly sessions! Jeri is also celebrating the release of her fifth book, “The Antidote, Forgiveness,” which will be released next month.

“The Antidote” will be available along with a Companion Workbook at the “Forgiveness Bootcamp.” This workshop will be held September 14, 2019 at 12:30 PM during the Aglow Meeting in Saginaw at Bread of Life Team Ministries, 3726 Fortune Blvd, Saginaw, MI 48603. Small group activities, dramatizations along with prayer and biblical strategies to uproot years of bitterness and unforgiveness will take place.

Jeri is also a writing coach who has empowered others to achieve their publishing dream. If you need the assistance of a writing coach or would like Jeri to speak at your upcoming event email araritypress@gmail.com or phone 989-717-1031.

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rcosag@yahoo.com

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Saginaw County Community Action Agency, Inc. (CAC)

2824 Perkins Street
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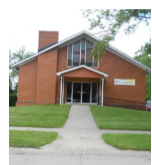
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LifeInChristMinistries07@gmail.com

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Pastor Otis Washington
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Pastorbaldwin@charter.net



New Beginnings Life Changing Ministries

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Saginaw, MI 48601
989-755-3650



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New Covenant Christian Center

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POLITICS & PUBLIC POLICY

MDHHS issues Request for Proposals for juvenile justice racial and ethnic disparities reduction



courtesy photo

LANSING, Mich. – The Michigan Department of Health and Human Services (MDHHS), in collaboration with the Michigan Committee on Juvenile Justice, has issued a Request for Proposals (RFP) for local units of government to implement and evaluate programming to reduce racial and ethnic disparities in the juvenile justice system.

MDHHS is committed to the goal of decreasing disparities, unequal treatment and unequal outcomes amongst youth belonging to racial or ethnic minorities. Applicants funded through this program must demonstrate that racial and ethnic disparities exist in their jurisdiction and must propose activities that will address those disparities.

MDHHS expects to award approximately \$800,000 annually through this competitive RFP process to two agencies, with funding of up to \$400,000 per year to implement and evaluate programming to reduce racial and ethnic disparities in their jurisdictions.

The Michigan Committee on Juvenile Justice provides advice, suggestions and solutions to Gov. Gretchen Whitmer on juvenile justice issues. The committee works collaboratively with MDHHS and other agencies. It has been instrumental in changing practices, policies and philosophies to improve the juvenile justice system.

Grant applications must be submitted

electronically through the MI E-Grants program by Aug. 29 at 3 p.m. The program period begins Oct. 1, 2019 and ends Sept. 30, 2020.

For more information or to apply, visit the MI E-Grants website and select "About EGrAMS" link in the left panel to access the "Competitive Application Instructions" training manual. The complete RFP can be accessed under the 'Current Grants' section under the "Children's Services Agency" link and selecting the "REDR-2020" grant program.

PUBLIC NOTICE
MICHIGAN DEPARTMENT OF TRANSPORTATION (MDOT)
Fiscal Year 2020-2022 Overall Goal
for the Disadvantaged Business Enterprise (DBE) Program

Pursuant to the U.S. Department of Transportation Regulation at 49 CFR § 26.45 titled, "Participation by Disadvantaged Business Enterprises in Department of Transportation Financial Assistance Programs," the Michigan Department of Transportation (MDOT) announces its overall goal for its Disadvantaged Business Enterprise (DBE) Program for fiscal years (FY) 2020-2022.

MDOT proposes the adoption of an overall DBE goal of 8.03 percent for FY 2020-2022. The department projects that the recommended overall DBE goal of 8.03 percent for FY 2020-2022 will be met through race-neutral (2.53 percent) and race-conscious (5.50 percent) means. Race-neutral participation occurs when contractors use a DBE firm on a project with no DBE participation requirement. Race-conscious projects have a DBE percentage requirement.

MDOT will again seek public comment on this goal in 2021 and 2022. Comments or requests for information regarding how this goal was established may be submitted until noon on Oct. 30, 2019, to:

Nicholas Sundberg
Office of Business Development
Michigan Department of Transportation
425 W. Ottawa St.
P.O. Box 30050
Lansing, MI 48909
Attn: FY 2020-2022 DBE Goal
Fax: 517-335-6859
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James Harvey, Former Saginaw Mayor, Congressman, Judge Dies At 97



DETROIT (AP) — James Harvey, a former Saginaw mayor (April 8, 1957 - April 13, 1959), congressman and federal judge, has died. He was 97 years old.

The U.S. District Court in Detroit says Harvey died Saturday in Naples, Florida. His first name was Warren, but he was known as James.

Harvey was a federal judge in eastern Michigan from 1974 to 1992. He handled many high-profile cases, including the sentencing of reputed mob boss Anthony Giacalone in 1979. During his first year on the bench, Harvey ruled in favor of two 16-year-old girls who had been barred from playing in a state softball championship because they weren't 17. He noted that the boys had no similar age limit.

Harvey, a Republican, was elected to the U.S. House in 1960 and served there until becoming a judge.



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SPORTS

Flint City Bucks win fourth championship in front of 7,198 fans



courtesy photo

The Flint City Bucks changed their name this year (from the Michigan Bucks), changed their home from Pontiac to Flint and reinstated their former League Two Coach of the Year all with one goal in mind. Winning more championships. On Saturday night before a passionate crowd of 7,198 fans, the Bucks accomplished their goal, defeating Reading United AC (Pennsylvania) 1-0 in an overtime thriller.

Ayuk Tambe (Cameroon/ Tusculum University) converted the game's only tally. It was a penalty kick in the second overtime period just ten minutes from the match being decided by penalty kicks. The win brought the Bucks overall season record to 19-3-3 in all competitions and finished with an incredible home record of 10-1-1 at Kettering

University's historic Atwood Stadium.

On a perfectly sultry summer evening, in the venerable and historic confines of one of America's most storied amateur stadiums, soccer fans witnessed another chapter in Kettering's Atwood Stadium history. The Flint City Bucks delivered that chapter in dramatic fashion in the form of the first National Championship of any type won in the venue's 90 years. With enthusiasm not seen since the stadium hosted popular U.S. Presidents, rock bands, and epic Thanksgiving Day football tilts, the brick ensconced stadium entertained a celebration of athletic excellence culminating in the hoisting of the USL League 2 National Championship Trophy. A storybook finish for a storied franchise, in a legendary stadium on

a perfect summer night is the stuff dreams are made of. For the Bucks and their fans it was one they'll never forget.

The match started out with both teams possessing, not wanting to make a mistake and patiently waiting for the right time to capitalize. The Bucks finally got into a good rhythm and had three excellent chances between the 25th and 40th minutes. Javier Steinwascher (Sterling Hts., MI/ UI Indy) had his first chance sail over the crossbar and both Charlie Booth (Concord, MA/ University of Rhode Island) and Brayden McNitt's (Brighton, MI/ Wright State) opportunities were saved by Reading goalkeeper Simon Lefebvre.

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In the second half the teams played more of the same, but both teams did create opportunities to open the scoring. While Bucks keeper Andrew Pannenberg (Charlotte, NC/ Wake Forest) did not have to make many saves on the evening, he was very active off his line in breaking up crosses and relied heavily on his defenders who blocked double digit shots from getting to goal.

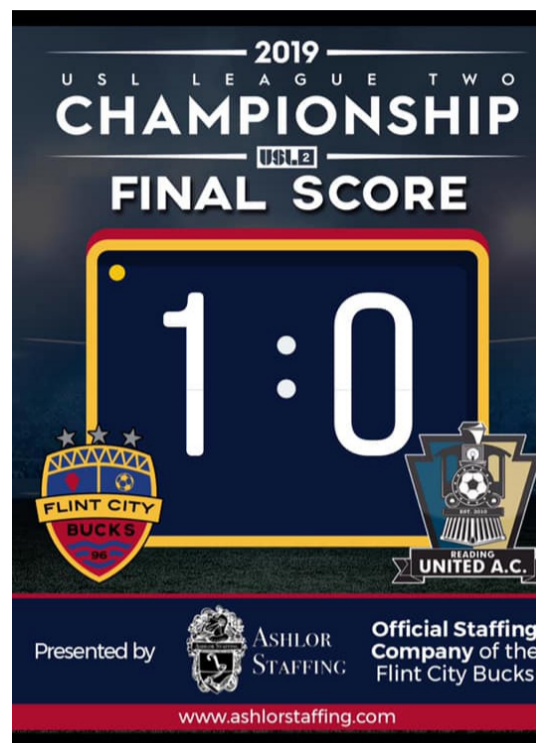
Tanguy Guerineau (France/ Oral Roberts) had the best chance at the end of regulation time but his open look was over cooked and his hard shot sailed wide of goal and the fans would be treated to an extra 30 minutes of bonus soccer played by two spirited teams dominated by future pro players.

The first over time was more open than the first ninety minutes as both teams began to tire and each side had decent looks toward goal. Things changed in the 94th minute, when Bucks head coach subbed on Tambe for team leading scorer and penalty kick taker Yuri Farkas (Brazil/ Madonna).

In the 110th minute Hemi Nassar (Dearborn, MI/ Butler) slid an excellent through ball to Tambe and he was played in alone on goal bringing the crowd to their feet as the little man sped past two defenders with only Lefebvre to beat for the game winner. As he approached the penalty area, Reading defender Lamine Conte tackled Tambe from behind with a football tackle that would have made Detroit Lion's head coach, Matt Patricia proud. For his efforts, Conte received a red card and the Bucks were awarded a penalty kick.

With Farkas out of the game, the players decided who would step up and take the most important kick of their life. Tambe exited the group meeting with the ball in his hands and converted the game winner into the top corner, past the outstretched hands of Lefebvre, who had guessed the right way.

The Bucks killed off the last ten minutes of over time and a few extra added minutes to preserve the 1-0 victory and give the team a record fourth USL League Two North American Championship. The Bucks won in Laredo, Texas in 2006 and then both home games in Pontiac in 2014 and 2016.



Demir Muftari coached the Bucks to both of the team's last two titles and was named USL League Two Coach of the Year in 2016 and finished this year as runner up to Reading head coach, Alan McCann. The championship was Muftari's final game behind the bench as he moves back upstairs to help team development and turns the reigns over the Associate Head Coach, Andy Wagstaff for next season.

Muftari was excited to finish his current job with another championship. "I guess it is pretty obvious that we all dream about going out on top, but that didn't look like it was probable a month ago. We went down to Cincinnati on June 30 in a must win game with only 14 healthy bodies and lost 3-1 to give them control over the final playoff spot in the division. That meant we couldn't afford to lose any of the last three games. We brought the core of the team in and got commitments from the healthy players and decided that these were the 18 players we were taking into battle. They weren't the same 18 we started the season with and they weren't necessarily the 18 we thought would have been lining up in a title game when we began building the squad a year ago. These young men were always a special group full of heart and determination and you saw that all season long with their late game heroics. I have never been more proud of a group than I am of this team."

Late game heroics were the norm for the Bucks this year as they scored huge goals in the last five minutes of matches ten times this season, including two games where they scored as the game came to an end. In four playoff games this year, the Bucks scored in the last five minutes of regulation and overtime three times, including one of each in their first round upset of League Two regular season champion Des Moines Menace on their home field.

While the Bucks late game heroics dominated the moment, the incredible support for Flint City continued to swell as the summer went on. On May 4th, the Bucks played their first game at Atwood Stadium this season and defeated Detroit City FC 1-0 in front of nearly 5,000 fans. On August 3rd, they closed the season on the same field by the same score, but this time to secure the title in front of 7,198 faithful fans.

Bucks President, Costa Papista commented: "We never imagined this back on October 30, 2018 when Dan (Duggan) and I announced we were bringing the Bucks to Flint. Dan promised to assemble a championship caliber team as he always does, but we never envisioned this magnitude of success and support. After nearly 5,000 fans attended our pre-season friendly against Detroit City, we realized we may have underestimated the passion for soccer in Flint and Genesee County. The Boys in Red and Blue delivered the Hank Steinbrecher Cup, the Michigan Milk Cup (co-champions) and the League Two North American Title in our inaugural season. Incredible. Our mission to promote soccer in mid-Michigan has been taken to another level."

Most of the Bucks players departed Flint on Sunday and were back with their college teams preparing for the upcoming fall season that starts next week. Meanwhile, the Bucks have already begun the search for more top talent to join the team in Flint next summer as they look to defend their fourth USL League Two title.

To keep up with the Bucks players during their college seasons this fall follow the Bucks on Twitter, Instagram and like the Bucks on Facebook.

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Highlights from the 2019 Hoyt Youth Baseball Season



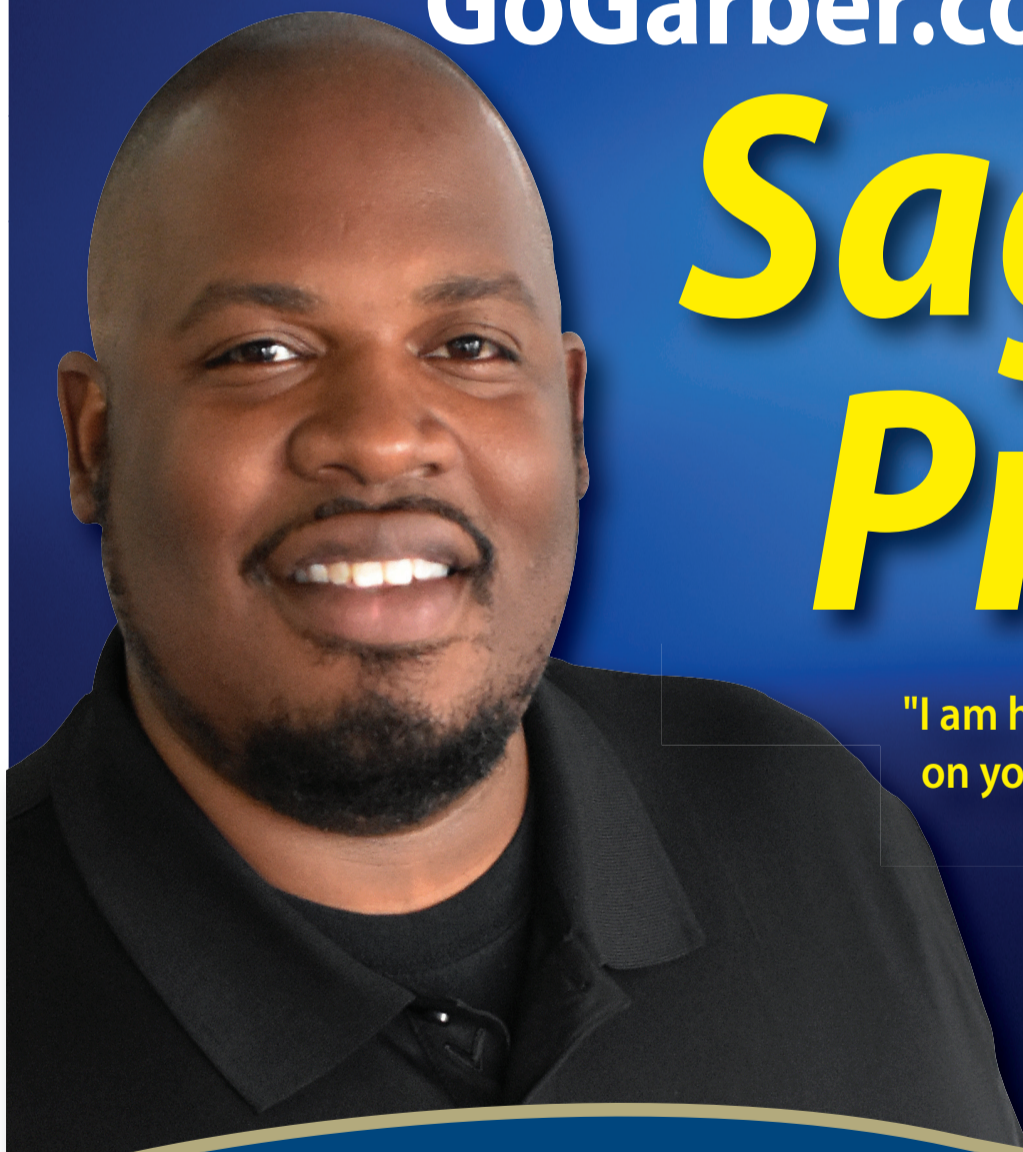
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