THE ICHIGAN BANNER Stronger Together, in these Challenging Times * * **





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Jeri Darby releases seventh selfpublished title, Say So! Open Your Mouth!



Community, pg 12

Memories of education heroes Lola Shelby and Frances Carter



Education, pg 32



COVID-19 vaccinations begin at Michigan hospitals



courtesy photos

LANSING, Mich. – On Monday, December 14, frontline health care workers at two Michigan hospitals became the first people in the state to receive the safe and effective COVID-19 vaccine approved by the U.S. Food and Drug Administration and the U.S. Centers for Disease Control and Prevention.

The first COVID-19 vaccine, produced by Michigan-based Pfizer, and Monday's initial vaccinations mark a historic milestone in the world's unprecedented cooperative mission to control and end the COVID-19 pandemic. The vaccinations at Michigan Medicine and Spectrum Health Butterworth Hospital begin the journey toward the eventual safe full reopening of Michigan's economy, schools and communities. Additional Michigan hospitals are expected to begin vaccinating health care staff later this week.

Gov. Gretchen Whitmer thanked the state's hospital and other health care workers for "tireless dedication, bravery and strength" in caring for the tens of thousands of residents who have fought the virus – and for being first-in-line for vaccinations.

"This is a great day for our families, frontline workers, small businesses, and Michigan as a whole. Here, in the state built on innovation and grit, a safe and effective COVID vaccine is being manufactured by Michigan workers at a Michigan business," Governor Whitmer said. "Our frontline essential hospital workers have gone above and beyond to save lives - including stepping up today to receive vaccines. And we have residents across the state doing their part to eradicate the virus and keep our communities safe. Remember: it will take some time for the vaccine to be widely distributed to everyone. That's why it's so important that we all do our part by masking up, practicing safe social distancing, and avoiding indoor gatherings where the virus can easily spread from person to person. This is a historic day

in Michigan. We will get through this together."



A message from the publisher: Cause and Effect

Newtons first law of motion is often stated as, an object at rest stays at rest and an object in motion stays in motion with the same speed and in the same direction unless acted upon by an unbalanced force. The 'object' currently in motion, in fact spinning out of control is a nation divided. It is at the same time intangible (we can't touch it or taste it) and so thick and observable that we can sense its presence (we can practically see it) moving throughout the land. The unbalanced force urgently needed to stop the spinning motion is very elusive right now. We are very deeply entrenched in a process with little regard for the cause and effect principle which will likely result in a rift so deep and wide that it could take decades to repair.

Cause and effect are the influence by which one event, process, state or object (cause) contributes to the production of another event, process, state or object (an effect) where the cause is partly responsible for the effect and the effect is partly dependent on the cause. Often times, an effect can result from many causes and be difficult to determine or pin point the exact moment of collapse. Sociologists, psychologists and others dedicated to various aspects of human behavior will study this phenomenon for generations to come. What happened to the time-honored practices and traditions which we have espoused as central to the high world regard for and success of this nation? Can we actually claim values and high standards as our own when our behavior clearly illustrates that it is contingent upon the circumstance (i.e. as long as things are working the way that I wish)? Can it be restored without further negative effects or outcomes?

In an article published two years ago, John Spacey identified and explained various cause and effect models which apply to the current challenges faced in today's political arena. Spacey, John. "21 Examples of Cause and Effect." Simplicable, September 10 2018. All examples can be used to help us develop a better understanding of the consequences (effects) we will face as a nation if logic and reason do not prevail in the immediate future. Unintended consequences, one of the 21 examples however, better helps us to comprehend the need to weigh the costs of continued and perhaps even heightened levels of hostility toward our fellow citizens.

Unintended Consequences:

Spacey identifies this example as more serious the others. He uses analogies to provide vivid and easy to understand examples of how our behavior (cause) can result in lasting harm to a community or nation. Imagine a player on a soccer field preparing to take the last opportunity for a field goal to win the game. If his team wins, the spirit of an entire nation is lifted. But the field is wet. The player slips and misses losing the game. The spirit of an entire nation is disheartened. We've observed the ability and power of teams from Little League to professionals to unite or divide a country. A simple game (cause) results in millions of people putting aside differences for a while - long enough to celebrate a shared sense of accomplishment. Little thought is devoted to differences when sharing a victory.

Unintended consequences can produce outcomes you never intended or even imagined. For example, a

manufacturer develops a new softer plastic by introducing new chemicals into the manufacturing process. The plastic gets used in a wide variety of food products such that the chemicals leak's into the food. Within a decade, a large percentage of a population have the new chemicals in their bodies. It is then discovered that the chemicals cause a series of diseases. Cause: new and 'improved' chemical in plastic. Effect: long term sickness and disease.

The present path of conflict and dissention will inevitably result in long term sickness and disease in this nation and far beyond our borders. The level of damage already done is difficult to measure but clearly affecting our common sense and skills in logic and reasoning. We must recognize the cause and effect of our words and actions. Wisdom can and must prevail. The world is watching. More importantly, our children are watching. The unbalanced force mentioned in Newton's theory is us. Clear minds with a firm message of healing will result in the positive outcome(s) future generations deserve.

The future is in our hands.



Jerome Buckley Publisher, The Michigan Banner



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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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From, The Michigan Banner

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We 'officially' entered the Christmas season and in so doing, we are rapidly approaching the end of the year. Merry Christmas to all of you! Happy Hanukah! Happy Kwanzaa! The Michigan Banner staff sends kind and heartfelt wishes of happiness and peace to all of our readers. We thank you for your continued

support of our efforts to bring good news to the Tri-Cities, Great

lakes Bay region and beyond.

The year 2020 brought in many unexpected challenges including a deadly global pandemic which continues to wreak havoc world-wide. It has been a year like none other in over a century. Let's agree that it has been and for a while longer it will continue to be difficult to navigate the landscape of COVID 19: the nationwide loss of hundreds of thousands of loved ones; almost one solid year of social distancing from family and friends (especially now during a season traditionally spent sharing time together); the divisive nature of the 'recommendation' to mask or not to mask; financial struggles due to loss of employment; the list goes on and on. For many people, tremendous losses such as these carry a high price emotionally, spiritually and mentally as well. Even wrestling with the fear of facing any one of these trials can prove to be overwhelming. Take care of you.

Self-care has become something of buzz word. It's the way in which we soothe and care for ourselves to assure we operate at our optimum. Everyone is talking about the need to do it with countless 'how to' guides springing up on social media, in doctor's offices, in magazines and other forms of marketing. All offering tried and true remedies and methods on how to survive when faced with adversity or any form of stress. It is absolutely critical that we create a very personalized means of maintaining or regaining when necessary, a sense of wellbeing. It is necessary to recognize when we are confronted with circumstances which can lead to feelings of despair or hopelessness. As I mentioned, the information is endless. In my search I discovered that all self-help guides are not created equal. Many included get-a-ways, spa days and other costly ventures. If my angst has anything at all to do with finances, these tips would result in an unwise use of limited resources. further debt, and ultimately sadness and depression. Tis the season to be jolly - I'm now wondering why I can't just shake it off.

The best way to care for one's self is to establish a system, habits which we repeat daily or as often as reasonable or needed. It is

incredibly important that we exercise these affordable 'habits' consistently. We make ourselves less vulnerable to unexpected or chronic challenges. A few of the tips which won't break the bank are listed below:

- It isn't always easy, but finding a friend or family member whom you can trust to provide a listening ear can be encouraging. Be mindful as you consider whom to trust of the need to reciprocate from time to time.
- Learn to enjoy time alone really lean into it look forward to it. It can be a long bath with favorite products, reading a book or article that you find of interest. Just sitting quietly for short periods of time can be relaxing.
- When time permits, take a nap. They are highly underrated and provide rest and tranquility.
- Get dressed. Stay home/Stay safe does not have to be in your favorite character pajamas. Uplift your spirits by placing value on your appearance. Formal attire optional – just get dressed. This also sets a great example for the children.
- Eat well, exercise and get plenty of rest. This is not the time for a new gym membership! Walk, take the stairs, park a bit farther away from your destination. All free and all at your own pace.
- Write it down. Journaling can be very liberating for some but another form of frustration for others. Try it. If it works for you, you have discovered another self-care habit which will serve you well.
- Seek medical attention as needed. This includes mental health treatment as well. If necessary, write down specific concerns to share with your doctor or mental health professional. The trusted friend mentioned above will

not be a good substitute for a professional health care provider.

Merry Christmas to all and Happy New Year! The Michigan Banner staff wishes you peace, joy, good health and prosperity in the coming year!







LATINO BANNER



LIDER EN LA DIVERSIDAD

Vamos Adelante



After Senate committee advances bill for national Latino museum, Senator Mike Lee (R-UT) votes in opposition



LB pg 3



Hispanic culture is king for on demand content & social media



courtesy photo

According to a study by the Culture Marketing Council: The Voice of Hispanic Marketing (CMC), subscription video on demand (SVOD) users ages 13 to 49 have become more culturally literate, primarily due to Netflix, YouTube creators and social media featuring increasingly diverse and global content. In fact, more than half of Gen Zers and parents have watched a show in a language they do not speak, with Hispanics over indexing on this trend.

"Culture reflects and amplifies what is happening in our society. Post-9/11, we saw the proliferation of police and military dramas, a reflection of the anxiety we felt as a nation. In 2019, Glee reflected the Millennial values of diversity," said CMC Research Chair Nancy Tellet, founder, brand & consumer navigator at PureClarity LLC. "Today, our study found

the majority of teens—and also parents—are watching a diverse cross-section of cultural content, particularly on Netflix and YouTube, often in a foreign language, reflecting a trend of content globalism acting as a potentially powerful force to build cultural empathy."

SVOD Becomes The Breeding Ground For Top In-Culture Content

Ninety-six percent of people ages 13 to 49 use paid or unpaid TV streaming services with 91 percent using SVOD (paid services). SVOD yesterday share viewing surpassed live TV viewing with all persons 13-49 in CMC's study. Even pre-COVID, Netflix was

Continues on LB pg 2, Culture is king

LB Cover Story, Culture is king



courtesy photo

a go-to streaming service for watching TV among 83 percent of 13 to 49-year-olds. Even though Prime, HULU and Disney+ are on the rise, Netflix has adopted an intentional global strategy of great storytelling grounded in local culture, and it is resonating with today's viewers, with a 49 percent share of yesterday SVOD viewing among Gen Zers surveyed in the study and a 42 percent share among parents ages 25 to 49.

The Rise of Culture Cross-Pollination

People around the world have watched English-language American shows and exported American culture for decades; however, few have embraced foreign language programming in the U.S., until now. Today, driven by Netflix's programming strategy and YouTube's global organic content, 58 percent of non-Hispanic Blacks (NHB), 53 percent of non-Hispanic whites (NHW) and 68 percent of Hispanics watch TV in a language they do not speak. For example, Money Heist, a Hispanic heist telenovela on Netflix, was #1 globally in ANY language with season 3 viewed by 34 million households in its first week. Also popular with CMC study participants were Bollywood, Nollywood and Turkish soap operas—in fact, Univision has capitalized on this trend with "Imperio de Mentiras," its adaptation of the Turkish soap opera "Kara

Para, Ask."

Culture cross-pollination also extends to YouTube, where the #1 creator is from India and #2 is from Sweden, and social media where, surprisingly, 26 percent of all people regardless of ethnicity have global social media networks. Where their friends reside, however, does fall along cultural lines with NHW having contacts in Europe, Canada and Australia, NHB with contacts in Africa, Asia and the Caribbean, and Hispanics with contacts in Mexico and Central/South America.

In-Culture Content Remains Strong, Including Spanish-Language Programming

Many marketers mistake Hispanic marketing for Spanish-language marketing, despite the vast majority of Hispanics not being Spanish-reliant. Today, Spanish is a powerful connector to culture, particularly among Hispanic teens, 94 percent of whom were born in the U.S.—and that is reflected in language viewing habits:

 Three quarters of Hispanic teens ages 13 to 17 and 83 percent of Hispanic parents ages 25 to 49 watch SVOD content originally in Spanish—71 percent prefer the original Spanish while 29 percent opt for English dubbing/sub-titles.

- Eight in 10 Hispanics ages 13 to 49 watch TV in Spanish on traditional channels like Univision and Telemundo.
- More than three quarters of Hispanic Gen Zers and adults under 50 watch English SVOD using Spanish dubbing or subtitles. For 76 percent of them, they do this for practical reasons such as co-viewing in a language everyone in the family can speak. For the other 24 percent, they enjoy having new Spanish content to watch, beyond traditional Spanish-language TV.

But this is not just a Hispanic story. STARZ began specifically targeting Black viewers in 2017 with relevant, in-culture and overall content—in fact, two-and-a-half times as many NHB Gen Zers and parents surveyed by the CMC watch STARZ compared to non-Blacks. In addition, 67 percent of NHB and 73 percent of Hispanics ages 13 to 49 spend time on inculture web sites.

Methodology & Funders:

- This study builds on more than 20,500 consumer touchpoints to date, the CMC released the third part of a comprehensive study on Gen Z (ages 13 to 17), IT'S TIME: Ready (or Not) for the Multicultural Majority, analyzing social media consumption, streaming video habits and the escalating power of culture in content.
- The study received financial or operational support from Kantar, ThinkNow, ViacomCBS and Univision.
- Quantitative research came from 2,418 13-17s (Gen Z) and 25-49 parents of kids 8-12 (65% Millennials/ 35% Xers) with equal sample representation of Hispanics (HISP), non-Hispanic Blacks (NHB) & non-Hispanic Whites (NHW) from January 2020 to February 2020.
- Qualitative interviews with 54 respondents (36T/18P), in-home pairs (HISP/NHB/ NHW) and two Gen Z multicultural workshops (HISP/NHB/NHW/Asian-American/Other)

For more information, visit culturemarketingcouncil.org and follow the CMC on Facebook, Instagram, and Twitter at @cmchispanic.

After Senate committee advances bill for national Latino museum, Senator Mike Lee (R-UT) votes in opposition



courtesy photo

On December 4, 2020, the Senate Rules Committee unanimously voted to approve and advance the National Museum of the American Latino Act, a bill to establish a museum on the National Mall dedicated to honoring the contributions of Latinos throughout American history, out of committee. With broad bipartisan support, the Friends of the American Latino Museum (FRIENDS) urged Senate leadership to bring the legislation to a final vote and send on to the President's desk but on December 11, Senator Mike Lee (R-UT) opposed the movement to approve the National Museum of the American Latino Act (H.R. 2420) by unanimous consent. The legislation would create the long-overdue museum on the National Mall.

The Friends of the American Latino Museum (FRIENDS), the only organization dedicated to advocating for a National Latino Museum, issued the following statement:

"We are incredibly disappointed with

Senator Mike Lee's insultingly dismissive, condescending and misguided decision to block our bill to establish a National Museum of the American Latino to commemorate and celebrate over 500 years of American Latino history and contributions to the American story. Our bill passed the House of Representatives by unanimous consent with more than 290 bipartisan cosponsors this summer; and has support from 46 cosponsors from both parties in the Senate, as well.

Latinos across the nation have waited far too long to be represented on the National Mall, and it is disgustingly cruel to make them wait even longer. Latinos, throughout history, have endured, fortified, and overcome countless obstacles. We will continue to do so and will fight to ensure our stories, a critical component of the American story, are told for generations within the halls of our nation's top institutions. Latinos have made our country what it is today and Senator Lee's opposition to our bipartisan bill to establish a place of reflection on the

history, culture, and contributions of Latinos nationwide is incredibly disheartening, but we stand ready to continue our efforts for this important missing piece of the fabric of our nation."

As acknowledged by the Smithsonian Institution in a 1994 report, Willful Neglect, exhibits and collections of U.S. Latino history are the most underrepresented across all of its museums. In 2011, a presidentially-appointed commission to study the potential creation of a National Museum of the American Latino submitted its report to explore the feasibility of a museum as was recommended in Willful Neglect. The National Museum of the American Latino Act fulfills the report's recommendations to move forward with the creation of a Smithsonian National American Latino Museum, and takes an important step towards righting the ongoing disparities in our nation's museums that remain today.

Community Board

Submit your announcements and events at themichiganbanner.com/submit



2021 Award Recipients

Jack Luna
Domingo Vasquez
Celestina Robles
Kapulli Tekpatl
Juve Aldaco Jr.
Elida Andaverde
Nina Hageneass
Bobby Barrera
Pride Inc.

Homage award in memory of Miguel Luna and Jesse Salcedo

9th Annual Premios K?ONDA! Awards

Saturday, February 27th, 2021 Horizons Conference Center 6200 State Street, Saginaw, Michigan

For more information Contact Miguel Torres at (989) 332-1107

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COMMUNITY

Citizens United for Equity and Justice earns news media coverage

By Mike Thompson



courtesy photo

With a major outbreak of 22 new corona virus cases at the Saginaw County Jail, the local group Saginaw Citizens United for Equity and Justice found its first chance to exercise influence in practices of local law enforcement.

Citizens United launched its first attempt at advocacy with a news release announcement. Leaders urged a rollback on incarcerations unless deemed absolutely necessary by the police and the courts, with the goal being to keep covid exposure and infections to a minimum. In only their third full month of formation, the emerging citizens group gained an immediate spotlight of news coverage from mlive.com (Saginaw News) and also from WJRT, TV-12.

The action took root at the group's Dec. 5 meeting, when board member Evelyn McGovern brought the covid report to members' attention. Hattie Norwood suggested a quick response to news of the 22 jail cases, with 12 guards and staffers also infected. Chairman Brandell Adams

commissioned Hattie to prepare a statement in tandem with other group members, and then Brandell stepped up for the TV12 interview. He concluded, on air, "Saginaw Citizens United does believe that county and local officials are acting in good faith, The responses have been positive, and they have enlightened us on the steps they have taken."

Local authorities, mainly Sheriff William Federspiel, did not instantly agree to reduce incarceration counts. They mostly responded by explaining and defending current policies and procedures. However, they showed some of the transparency that Citizens United pursued, and they most certainly learned that a growing segment of the public is keeping watch. Chief Circuit Judge Darnell Jackson and County Board Chairman Michael Webster also offered positive feedback.

The statement and news release opens with: "In a time such as this, with our local prison population facing an internal crisis, Saginaw Citizens United would like to ensure that the well-being of inmates is adequately addressed with proper measures of health care and

quarantine in place for individuals who are incarcerated. We request a public sharing of internal protocol and practice currently being administered to protect the residents of the Saginaw County Jail."

Future plans include circulation of complaint forms and surveys so that individuals may pursue any grievances regarding not only law enforcement, but in other experiences such as housing or employment. Advocacy for reforms also will remain at the top of the agenda.

Hattie Norwood, for one, sees potential for further action regarding covid dangers and the jail population.

"Prevention should include reducing the max capacity and using the extra space as quarantine-able living space," she says. "This would address when local law enforcement responds by stating they aren't at capacity. Like, do we really want it to get there?

"Also, who gets jailed is public information. We can follow up with recent arrests and ask about their health and experience on lock up.

"What if someone who goes to jail on a weekend traffic stop contracts covid and passes it to a vulnerable family member? And they DIE?"

Long-term, a Citizens United goal is to challenge mass incarceration in general, with a prison and jail population that has increased 700 percent since 1960. The covid crisis opens a window of opportunity to make these points.

The initial mlive.com report may be seen with a google search for "Saginaw Citizens United mlive corona." Substitute "TV12" to observe the television coverage.



OPINION >>>>

Men cannot improve a society by setting fire to it: they must seek out its old virtues, and bring them back into the light.

Russell Kirk

As someone who belonged to the Republican Party for decades I've long withstood insults, contentious debates, elections and differences of opinions. But this year is the epitome of my frustration; no disgust. In the campaign season going into the 2016 Presidential election I left the Republican Party when Donald Trump was nominated by the party. I knew then that the last 4 years would play out exactly as they did and that this election would be just as drama filled. This election fraud hoax will go down as one of the most embarrassing and dishonorable episodes in American political

history, and countless Republican officials went along with it and promoted it. Like any election, there are isolated incidents of fraud. No clear evidence of systematic wrongdoing to change the election's outcome has been presented. They've lost in nearly every court. The president and his influential allies are perpetrating a scam for his personal benefit. Challenging Republicans with this will more than likely push me further into the doghouse but I am complete peace with it.

But how ironic Trump's conservative justice chickens have come home to roost. Democrats railed about the corruption of Trump's judicial appointments, where corruption is defined as following the wishes of large conservative donors and enacting the Republican agenda. But the judges whom Trump has appointed have turned out to be singularly uncooperative conspirators in the assault that Democrats feared. Not one Trump-appointed judge has

supported the president's claims of a stolen election. The Supreme Court this unanimously refused to take up the case challenging his loss in Pennsylvania. Not one justice—including Trump appointees Justices Neil Gorsuch, Brett Kavanagh, and Amy Coney Barrett—noted any dissent from that ruling. So I feel vindicated since I never believed in Trump's Republicans but always held a firm faith about Conservatives and trust me, there's a diffence.



Jimmy E Greene, CEO/President ABC Michigan

Sermonette: A joyful heart makes a face cheerful

By Rev. Rodrick A. Smith, Zion Missionary Baptist Church



Laughter is the act or sound of laughing, often associated with joy, merriment, and delight. According to the Bible laughter has its benefits.

Ecclesiastes 3:4 reminds us that there is a time to laugh.

Proverbs 17:22 says, "A merry heart does good like medicine."

Proverbs 15:15 says, "But he who is of a

merry heart has a continual feast."

Proverbs 15:13 says, "A joyful heart makes a face cheerful." The blessings of God and the fulfillment of His covenant promises can cause one to laugh. After the birth of Isaac, Sarah said, "God has made me laugh, and all who hear will laugh with me."

We know from experience that laughter is contagious. So according to the Bible, there is nothing sacrilegious about laughter. Abraham Lincoln said, "I laugh because I must not cry. With the fearful strain that is on me night and day, if I did not laugh I should die." Laughter is part of being human and holy. Life is

filled with joy and pain, sunshine and rain, happiness and sadness. So take time to laugh. A Norwegian proverb says, "He who laughs, lasts." Heaven is going to be a happy place.

Revelation 21:4-5 says, "And God will wipe away every tear from their eyes; there shall be no more death, nor sorrow, nor crying. There shall be no more pain, for the former things have passed away." Then He who sat on the throne said, "Behold, I make all things new." And He said to me, "Write, for these words are true and faithful."

Laughter looks good on you.



NAACP urges President-Elect Joe Biden to create new position to help tackle Racial Justice, Equity and Advancement

On December 8, 2020, NAACP leaders met with President-Elect Joe Biden and Vice President-Elect Kamala Harris, and urged them to create a new position—National Advisor to the President on Racial Justice, Equity and Advancement.

The NAACP sent the following email to members detailing the recent request:

The structural inequality that is rooted deep within our society must be addressed, and after four years of regression on social, civil, and political matters that profoundly impact the American people, specifically, Black people, we must prioritize the transformation of our nation into a more just, equal society in which all Americans can succeed and thrive.

The creation of a National Advisor to the President on Racial Justice, Equity, and Advancement is a bold action that has the potential to yield significant results on behalf of millions of Americans.

This cabinet-level position would be charged with centralizing bold, visionary thinking and strategy on racial justice within the White House and fostering holistic measures throughout government to tackle the pervasive problem of systemic racism. The Advisor would report directly to President Biden with an office fully resourced and staffed to accomplish its mission.

We can no longer afford to address systemic inequity exclusively through the civil rights offices of each agency. Our structural inequality goes much deeper than that, and now is the time for bold solutions.

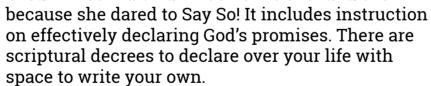
The strong and early commitment by the Biden administration to elevate racial justice as a top priority has sent a powerful message about its importance and centrality within this administration. Now, we're asking them to put actions to words, and appoint a National Advisor to the President on Racial Justice, Equity, and Advancement.



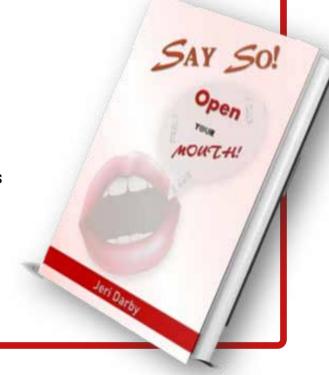
We extend our congratulations to Jeri Darby, a local author for the release of her seventh self-published title, Say So! Open Your Mouth!

Jeri says, "The governor mandates mask wearing for the masses, but we can rip off the invisible, demonic muzzles serving to prevent the declaration of God's promises! It is time to open your mouth!" Everything we receive from God is voice activated. Great darkness is covering the earth leaving many grieving losses and struggling with sorrow.

Jeri is thankful for surviving a COVID 19 infection. She emerged more focused and determined to standfast, rooted and grounded in faith. Say So! Shares stories of how God has proved Himself faithful in Jeri's life over and over

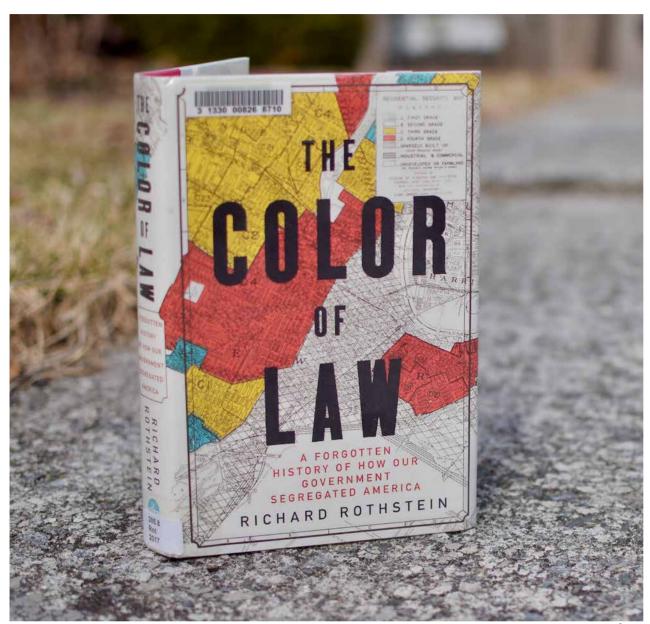


Jeri is an author, speaker and writing coach. I AM a Writer NOW! Coaching services has equipped writers across the United States to become authors. You can Email: jeri@iamawriternow.com or call 989 402-4721 to schedule a free consultation. Visit Jeri's online store at: bit.ly/Jeribooks to order, all books are also available on Amazon.





Saginaw Intermediate School District Invites Community to Join Their Diversity, Inclusion, and Social Equity Book Club



courtesy photo

Saginaw, Mich. - Seek to better understand diversity, inclusion, and social equity by participating in Saginaw Intermediate School District's virtual book club. The book club will meet every Tuesday, beginning January 5, 2021, from 4:00 to 5:30 p.m., via Zoom to discuss The Color of Law: A Forgotten History of How Our Government Segregated America by Richard Rothstein.

This book club originated as part of a larger endeavor that began in 2019 with the "Critical Conversations" series and simulation activities hosted by Saginaw ISD. The purpose has been to provide a community-wide focus and awareness of social equity issues in an attempt to better create an environment where every citizen is respected, heard, and valued. The book club topics are designed to be thought-provoking and divergent, in an effort to

inclusively invite varying perspectives, while creating a safe arena of discussion for unique voices and authentic interpretations. Saginaw ISD's book club provides participants an opportunity to take a deeper dive into subject matter that may invoke a better understanding of the daily challenges our community faces with existing social inequities.

Saginaw ISD Superintendent, Jeffrey Collier, stated, "This book club provides our community a supportive opportunity to participate in thoughtful dialogue that may provide readers greater historical context about societal concerns while challenging pre-existing beliefs. I am proud that Saginaw ISD has taken the lead to provide these safe, community-wide forums of thought exchange to help advance our awareness of social equity initiatives throughout the Great Lakes Bay

Region."

Tory Jackson, Saginaw ISD Diversity, Inclusion, and Social Equity Coordinator, added, "Together we can continue moving closer to equity in our region by modeling behaviors of inclusion, diversity, and equity while reflecting upon past racial injustices, both realized and unrealized. By asking questions, sharing stories, and disclosing pertinent facts, we may begin to shed light and insight into our own personal thoughts, interactions, and behaviors with others in order to dismantle internal prejudices and disrupt implicit biases." Mr. Jackson continued, "Collectively, accountability starts within each and every one of us. By participating in this book club, we may begin to better appreciate and understand a broader diversity of cultures and viewpoints."

The Color of Law: A Forgotten History of How Our Government Segregated America, as shared by author Richard Rothstein, "Argues with exacting precision and fascinating insight on how segregation in America is the byproduct of explicit governmental policies at the local, state, and federal levels." Published in 2017, The Color of Law explains how racial segregation taking place in our neighborhoods today actually happened as a result of racist policy choices dating back to the Franklin Roosevelt Administration.

Engaged participants will be asked to read chapters one through three prior to January 5th, chapters four through six by January 12th, chapters seven through nine by January 19th, and chapters ten through twelve by January 26th. During meetings, participants can expect to share their interpretations of the readings, explore additional timelines and facts, and delve into both historical and current laws that continue to adversely impact minority groups.

Register for book club by completing this online form. Participants are required to purchase their own book.

For more information, please contact Tory Jackson, Saginaw ISD Diversity, Inclusion, and Social Equity Coordinator, by email at tjackson@sisd.cc. Follow Saginaw Intermediate School District on Facebook or Twitter @SaginawISD for news and updates.



Sermonette: Holidays aren't always happy days!

By Rev. Marvin T. Smith, Mt. Olive Institutional Missionary Baptist Church



A gift, however, can make the difference during difficult times of gloom, doom, and even boom.

It looked like Stella Thornhope would be alone at Christmas. Her husband had died a few months before and now

grieving, lonely, and snowed in Stella decided not to bother decorating the house.

Late that afternoon the doorbell rang.

It was a young man with a box. He asked Stella to sign for the package. After she did she asked, "What's in the box?" Inside it was a little puppy, a golden Labrador retriever.

"Who sent this?" she asked.

The young man set the puppy down and handed her an envelope. He stated, "It's all explained here. The dog was bought last July, while its mother was still pregnant. It was meant to be a Christmas gift to you."

Stella asked, "Who sent this puppy?" As he turned to leave he answered, "Your husband.

Merry Christmas."

She opened the letter and began reading it. Her husband had written it three weeks before he died and left it with the Kennel owners to be delivered with the puppy at Christmas. He admonished Stella to be happy and he was waiting for the day when she would join him in heaven. He had sent this puppy to keep her company until then.

Stella began decorating the house.

The gift from her husband changed her mood of doom and gloom to hope and joy.

Are you feeling lonely, sad, or despondent? Is Christmas a challenging time for you? You may be surrounded in darkness in spite of the bright and decorative lights hanging from homes and businesses alike.

If so, you are not alone.

There is help, hope, and healing.

Throughout human history God has had a way of sending signs and signals to remind us all that we have not been abandoned, forsaken, and ignored.

God did it by sending Moses to the children of Israel;

God did it by sending Esther to King Xerses, alerting him of the plight of her people;

God did it by sending the most impressive, impeccable, and immeasurable sign of all, His Son Jesus.

In the midst of gloom and doom, distress and depression, the Light of joy, hope, and peace permeated the atmosphere.

Isaiah 9:1-7 states:

"But ... the people who walked in darkness have seen a great light; those who dwelt in a land of deep darkness, on them has light shone... For to us a child is born, to us a son is given; and the government shall be upon his shoulder, and his name shall be called:

Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace..."

If you are feeling overwhelmed by the darkness of the Pandemic, a dysfunctional government, or the grief, loneliness, and sadness of the Christmas season, God has sent His Son Jesus as Light to remind you that you are not alone and He is with you.

God sent His Son to be Light in a dark world.







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Land of the free and the home of the brave: *Is freedom killing us?*

Barbara M. Littles



Land of the free and the home of the brave......We live in the most free nation in the world. As Americans most are used to making our own decisions, moving when and where we want for the most part, however I submit today that with freedom comes responsibility. Not only responsibility to ourselves but to our neighbors. The Apostle Paul said not all things that are lawful are expedient. Let's take this into consideration as we refuse to follow recommendations of the CDC and other health experts and scientists during this time. This is personal for me. I love to travel. I traveled across the world prior to this pandemic to do training, conferencing, visiting my only granddaughter in Georgia every month. All of that abruptly came to a halt in March with the wide spread of this Pandemic. My husband had planned a resort trip for my twin sister and I for our 60th birthday in April, my first and oldest sibling died in April (although unrelated to COVID), I had to cancel all trips to see our granddaughter, my nieces participation on the US Olympic softball team in Japan was cancelled (we all had tickets to go); my plans for my husband's 60th birthday party were thwarted, our Thanksgiving was virtual......and the list goes on.....YES, this is personal. We are tired of masks and social distancing, not being able to worship at our church as we've always done,....and the list

goes on. This is personal.

Having said all of that, WE recognize that with our freedom comes responsibility; responsibility to be mindful of others; responsibility to care for others; responsibility to understand this is NOT political; people are dying, black, white, male, female, children. The division among people is Hugh. The adage of divide and conquer has never been more true. The coronavirus is devouring us because of our refusal to unify on this issue. There are people who are not with us due to refusal to follow guidelines, and more to come as 9 million people traveled through airports during the Thanksgiving holidays. Hold On!! This is no shade to those who decided to travel or felt they had to travel; but a reminder that our movement right now doesn't just affect us individually, but every decision I make and you make has a potential impact on us ALL.

Aside from all the "things we missed" this is personal for me due to the number of siblings and friends I have that are front line workers. My husband is a physician, my twin sister is a registered nurse, my youngest sister is a principal of a high school, another sister manages a residential facility, another works in a residential facility for battered women, my brother oversees family division of court in New York. Are you kidding? This is NOT

political for me; it's personal. I pray for them and many of my friends and enemies each day as they go out to work even when there isn't enough PPE. You have to travel? You don't want to wear a mask? Your freedom is being violated? The governor of Florida still refuses to implement a mask mandate in his state and today they were the first state to reach 1 MILLION COVID cases.

I sit here this morning with tears rolling down my face as I watch this ICU nurse from Oklahoma publicly grieve the loss of her of husband and mother to COVID 3 days apart. Her son had COVID and recovered but couldn't support her during their illness because he couldn't risk getting his mom sick. Her plea is to stop being selfish. She recounts all the physical possessions they have but now the two most important people in her life are gone. They followed the guidelines but others didn't. She lives on the continue to help people in ICU each day. This is not just about YOU folks, your freedom and what you want. My plea is to find something else to be political about; protect all of our freedom by preserving life....then we can argue about our political differences. Let's be responsible first. Good leaders concern themselves with the whole....not the part. BE SAFE & RESPONSIBLE.





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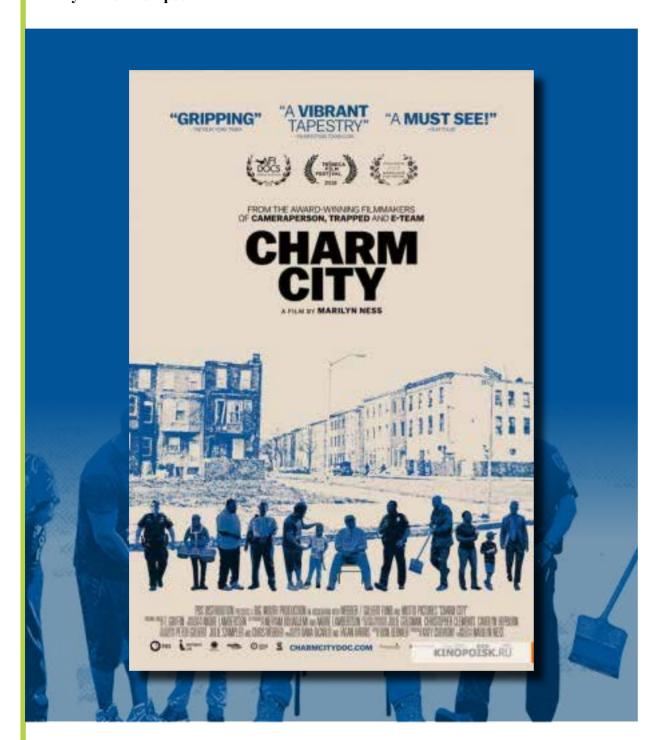


michiganbanner.org

DOCUMENTARY REVIEW

A documentary with no plot still tells a story

By Mike Thompson



For this Banner edition's review, we will recommend a TV documentary, rather than pages of written work. This is because the film is so outstanding, as well-done as you ever may witness.

Find "Charm City PBS" by simple search on Google or YouTube, and prepare to sit back and ruminate for 90 minutes. Or three hours in my own case, because simply had to see it over again. The

setting is Baltimore, but it will make you think of Saginaw.

Baltimore's Harbor District once flourished, but the ocean waterside eventually became beset by the standard, universal urban hardships of the 20th century. Racism, redlining, disinvestment. When city leaders called in the usual marketing p.r. geniuses back during the 1990s, the rename of "Charm City" was

selected. Downtrodden residents instead saw sarcasm and opted for "Harm City," which explains why the moviemakers show Charm City's title with the first "C" flashing on and off. (Some critics have made comparisons with HBO's "The Wire," but the producers here insist their product at least shows rays of some hope.)

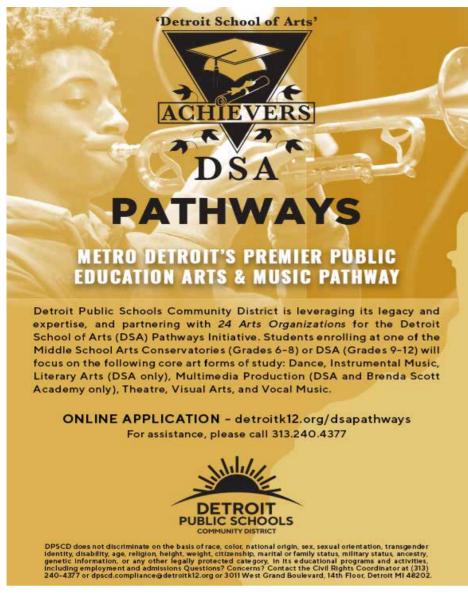
The compiling of video started in 2015, shortly after Freddie Gray died/was killed (take your pick) while in police custody. Other films record the protests and looting that ensued, and those also are necessary in a recording of history. But the producers of "Charm City" took an alternative approach, simply showing the day-to-day grind of life post-Freddie with no prescribed plot, other than beginning each day at the ramshackle Rose Street Community Center, organized and operated by a wise elder former corrections officer, Clayton "Mr. C" Guyton.

Yes, the intertwined episodes show police taking the lives of doing-nothing-wrong residents. But they also record stories of residents killing one another, and in another case, slaying an officer in a spray of bullets. Good cops (many black recruits) and rogue cops. Good citizens and rogue citizens. Complex law enforcement scenarios along with some that would seem most simple to resolve.

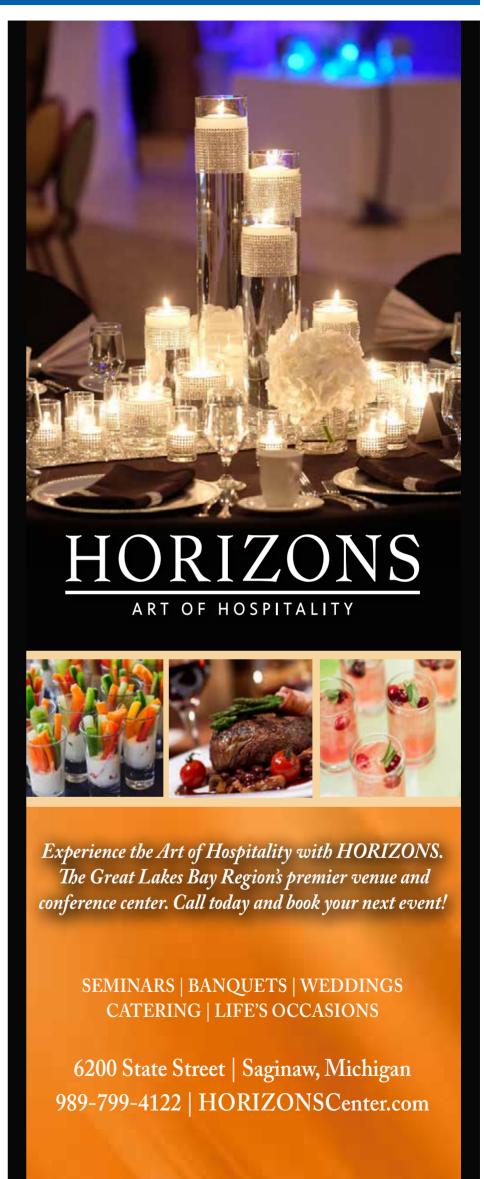
My most-favorable rating is formed because not only is "Charm City" most expertly well-compiled, but also because in no way does the film attempt to tell me what to think. That is, until the very end, with the old man respected by a quiet assembly as he intones the solemn words to "A Change Is Gonna Come."

While viewing, my thoughts were with the restored world hopefully to come in 2021. What are we going to do with our renewed opportunities?











I'm Just Thinking...... with Pastor Hurley J. Coleman, Jr., World Outreach Campus Church

The value of thinking

One of the worst things that I can remember about being chastised or corrected by my father during my formative years was hearing him ask me, "What were you thinking?" It seemed to be the hardest question to answer. I knew that there could be no acceptable answer because, by now, I knew that whatever I had done was not the right thing. The older I grew, I found myself asking the same questions, of myself.

We often do things without thinking about the long term implications of our actions. Often our actions come out of our emotions, which are so many times superficial expressions of internal situations. The sad truth is that often the people who are the most impacted by our actions

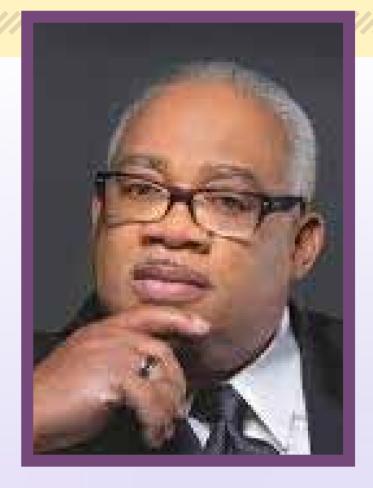
have no idea why they are experiencing what they experience from us. We do things without thinking.

If we can draw from the words of an ancient writing, the book of Psalms. The writer puts this in great light for us to consider. "I thought on my ways, and turned my feet unto thy testimonies."

What are the things that you are thinking about, or

you are thinking about, or that you should be thinking about? How is your thinking turning you?

The thing that makes one person more famous than another, more successful than another, and more accomplished than another is they way that they think about what they do. Leaders



think about leadership.
Successful businessmen
think about business.
Writers think about writing.
You are not only what you
consume, but what you
think. "As a man thinketh in
his heart, so is he."

I'm just thinking, are you?





TOGETHER S

A Virtual MLK Celebration!

MARK YOUR CALENDARS! Monday, January 18, 2021 • 7 p.m.

"Our lives begin to end the day we become silent about things that matter." Martin Luther King, Jr.

Dr. Martin Luther King, Jr. Regional Scholarship **Program Awards**

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

Drum Major Award

Presented to community members who selflessly perform daily acts of service to make their community — and our world — a better place.

This is a virtual event . . . *Enjoy at home with your family!*

Register at svsu.edu/mlk

Your confirmation number to join this virtual event will be sent to you upon registering.

Virtual Keynote Speaker Van Jones, Political Contributor, CNN

Van Jones is a Yale-educated attorney who serves as president and founder of Dream Corps, a nonprofit focusing on social justice. He appears regularly on TV as a correspondent on CNN and a commentator on political talk shows such as NBC's "Meet The Press."

> Previously, he worked as the green jobs advisor for President Barack Obama in 2009. In that role, he helped coordinate \$80 billion in green energy recovery spending.

He authored three New York Times Bestsellers including "The Green Collar Economy, The Definitive Book on Green Jobs;" "Rebuild the Dream, a Roadmap for Progressives;" and "Beyond the Messy Truth: How We Came Apart, How We Come Together."

He received recognition over the years from several organizations. He was the recipient of the World Economic Forum's "Young Global Leader" designation, Rolling Stone's "12 Leaders Who Get Things Done," Fast Company's "12 Most Creative Minds On Earth," a Webby Special Achievement Award and Time's "100 Most Influential People" in the World."

For more information, please visit sysu.edu/mlk or contact the Office of Diversity Programs at 989-964-4068.

















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A Season's Greetings of Blessings to:

Saginaw's Local First Responders and Front-line Workers

Saginaw, Mich. - It is with great love, honor and pride that the following pastors and congregations of Transforming Life Ministries Church, Rev. William and Laura Brown, Christ Disciple Baptist Church, Rev. Genevieve Benson, and Resurrection Life Ministries Full Gospel Baptist Church, Rev. Carolyn L. Wilkins acknowledge pray and thank Saginaw's First Responders and Front-line workers during our city, state, and national, world-wide pandemic crisis.

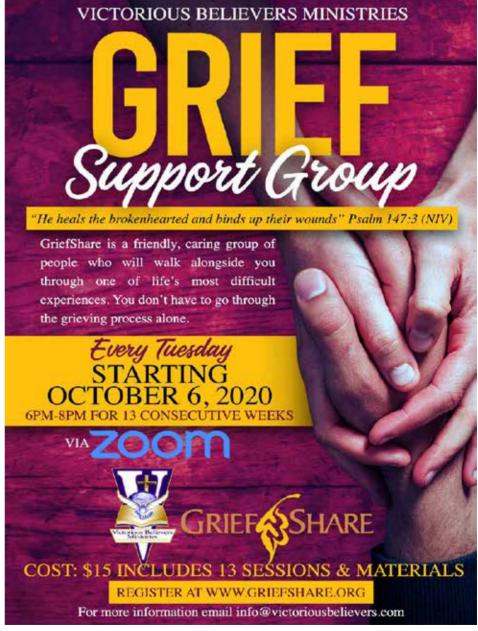
Your commitment, strength, and service

in the above areas of labor is so greatly appreciated. No pay can ever retrieve nor repay the relentless hours of care and sacrifice you have given these pass 12 months on behalf of all humanity.

We thank you for weathering this storm of life, standing firm and consistent to your call and commitment being exemplary of what Jesus said to His disciples "Love your neighbor as yourself" likened to the first commandment. Thus, meaning in every deed, need, care and of heart to others "love them".

Therefore, let it be known Wednesday, December 16, 2020, 3:00PM a press conference will be held at the Resurrection Life Ministries Full Gospel Baptist Church, 2320 Sheridan Avenue, Saginaw, Michigan to present and distribute these Holiday Baskets of Love & Spiritual Encouragement with some of Saginaw's Local First Responders and Frontline Workers. We will practice Social Distancing and being Masked as mandated by the State of Michigan. Included in this presentation will be our new Mayor of the City of Saginaw The Honorable Mayor Brenda Moore.







Michigan Lottery: More than \$24 Billion to Support Public Education Since 1972



Every time you play the lottery, it's a win for Michigan. Every Lottery purchase benefits K-12 education, gives a lift to local businesses, and supports companies that employ Michigan residents.

About 97 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players, and commissions to vendors and retailers. For every \$1 spent on Lottery tickets, 27 cents goes to the state's School

Aid Fund, 61 cents goes to prizes for players, and 9 cents goes to retailer and vendor commissions.

Since it began in 1972, the Lottery has contributed more than \$24 billion to support public education in Michigan. For the most recent year, the Lottery's contribution to the School Aid Fund topped a record \$1 billion. Michigan's K-12 public school system serves about 1.5 million students. Funding provided by the Lottery is equal to more than \$700 for each student who attends a K-12 public school, or more than \$2.9 million each day for schools throughout the state.

In addition to helping provide funding for public education in Michigan, the Lottery also has established the Excellence in Education program to recognize outstanding educators.

Every week during the school year, the Michigan Lottery selects one outstanding educator to receive the Excellence in Education award. The award includes a \$1,500 cash prize and a \$500 grant to the educator's classroom, school or school district.

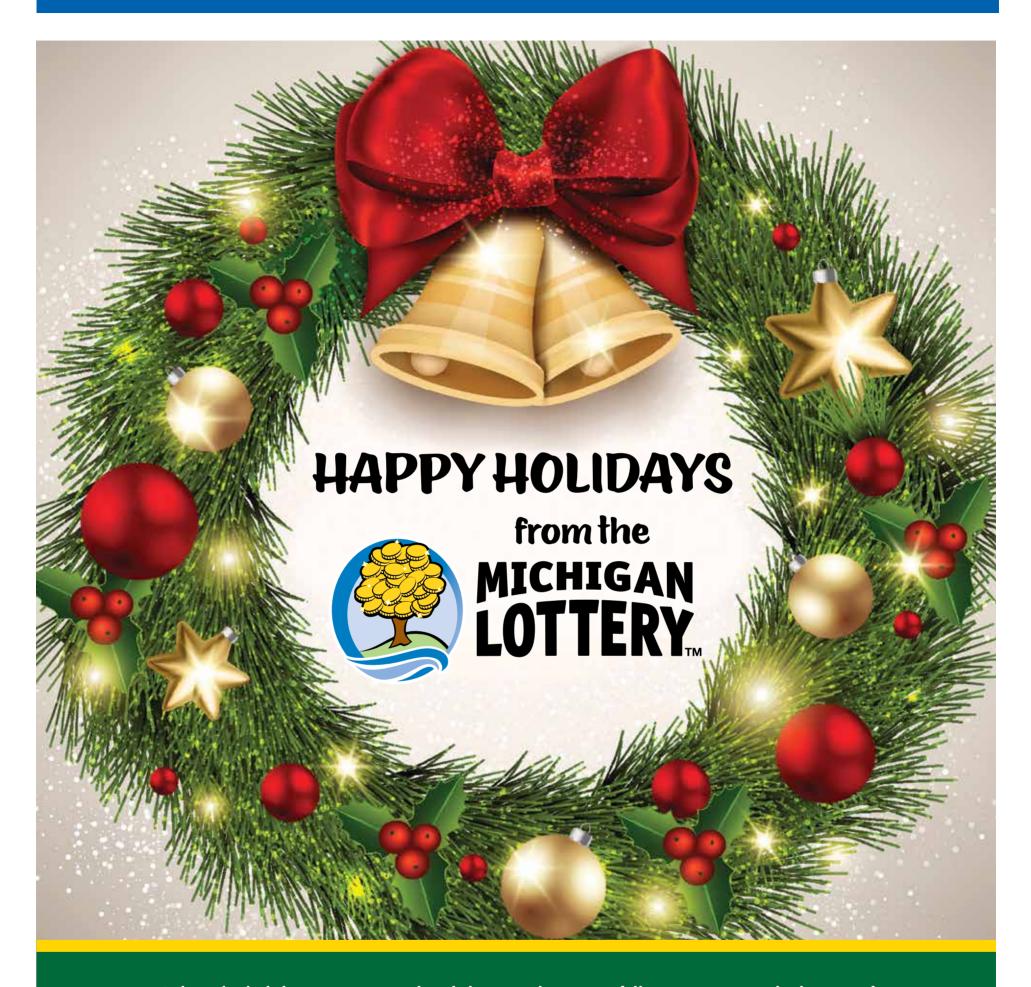
Each winner also receives a plaque and their own news segment featured on WXYZ-TV in Detroit, FOX 17 in Grand Rapids, FOX 47 in Lansing, and WNEM-TV, Flint/Saginaw.

At the end of the school year, the Michigan Lottery selects one weekly winner to receive the Lottery's Educator of the Year award and a \$10,000 cash prize.

All public-school employees may be nominated for the Excellence in Education awards. To nominate a public-school educator for the 2020-2021 school year, please visit http://bit.ly/ExcellenceInEducation.

Read more about Excellence in Education winners at milotteryconnect.com.





When the holidays come around and the snow begins to fall, we appreciate the beauty of a Michigan winter and the fun of the Michigan Lottery.

And while we value your business, we value your safety even more. So this holiday, let's work together to protect the health of us all. Have a happy and safe holiday.







PAGE 25

POLITICS & PUBLIC POLICY

Citizens in half of U.S. states to see minimum wage increases in 2021



courtesy photo

New York, NY - Many states across the country are just days away from implementing changes to their minimum wage laws, according to payroll experts at Wolters Kluwer Legal & Regulatory U.S. With the clock ticking for businesses and payroll professionals to implement these changes, Wolters Kluwer has prepared a comprehensive analysis of legislative updates in 25 states that will raise the minimum wage in 2021, with 21 of those states enacting the increases on January 1.

Key takeaways from the analysis of 2021 minimum wage changes include:

 Michigan's minimum wage will be raised to \$9.87, up from \$9.65 per hour. As of January 1, the City of Emeryville, CA will have the highest minimum wage rate in the country, at \$16.84 per hour, followed by Seattle at \$16.69, while the highest state rate will be California's at \$14.00 per hour. New York and Oregon, which both have regional minimum wage rates, will see their highest wages reach \$15.00 in New York City and \$14.00 in the Portland Metro Area effective July 1, 2021. A few states' wages remain on the lower end of the spectrum, with some state minimums coming in below the federal wage rate, and others with a lower incremental increase. The lowest minimum wage rates of \$5.15 are in Georgia and Wyoming. However, most employers and employees are subject to

the higher federal minimum wage rate of \$7.25 per hour.

- In response to the challenges that the COVID-19 pandemic has brought to the health care industry, New Jersey has established a minimum wage for direct-care workers employed by long-term health-care facilities. As of September 16, 2020, the minimum wage for these workers is \$3.00 higher than the state minimum wage.
- Some of the new rates in states such as California, Colorado, Maine, Washington are the result of previously approved incremental increases to reach a specific amount that is considered to be a "living wage." Other States' increases reflect an annual cost-of-living adjustment, which accounts for the changes in states like Alaska, Florida, Minnesota, and Montana.

"Those states following the step-up approach tend to have higher minimum wage rates than those taking a cost-of-living adjustment approach," said Barbara O'Dell, JD, an Employment Law analyst at Wolters Kluwer Legal & Regulatory U.S. "The trend towards regional minimum wages, such as those in New York and Oregon, also reflect lawmakers' recognition that costs of living are higher in large metro areas than they are in other parts of the state."

"With the change in the presidential administration coming in January, we are closely monitoring for potential changes in the federal minimum wage rate which has remained at \$7.25 an hour since July of 2009. The incoming Biden administration has expressed interest in increasing the federal minimum wage, but whether legislation to increase it would pass is an open question."



President-elect Biden Announces Key Members of His Administration

WASHINGTON – On December 10, 2020, President-elect Joe Biden announced key members of his administration: Secretary Tom Vilsack, Secretary of Agriculture; Congresswoman Marcia Fudge, Secretary of Housing and Urban Development; Denis McDonough, Secretary of Veterans Affairs; Katherine Tai, United States Trade Representative; and Ambassador Susan Rice, Director of the Domestic Policy Council.

This diverse and accomplished team will work around the clock to deliver immediate relief to the American people — including working families, veterans, farmers and producers, and everyone fighting for their place in the middle class. And as our nation emerges from the COVID-19 crisis and its aftermath, this team will bring the highest level of expertise and the bold vision necessary to help all Americans seize new opportunities and build back better.

President-elect Joe Biden said, "This dedicated and distinguished group of public servants will bring the highest level of experience, compassion, and integrity to bear, solving problems and expanding possibilities for the American people in the face of steep challenges. The roles they will take on are where the rubber meets the road — where competent and crisis-tested governance can make a meaningful difference in people's lives, enhancing the dignity, equity, security, and prosperity of the day-to-day lives of Americans. This is the right team for this moment in history, and I know that each of these leaders will hit the ground running on day one to take on the interconnected crises families are facing today."

Vice President-elect Kamala Harris said, "Over the past few weeks, President-elect Biden and I have announced members of our administration who will help contain this pandemic, responsibly open our economy, and keep our nation safe and secure. The administration members we are announcing today will help us meet a range of other challenges — from helping make sure no American goes hungry to putting affordable housing within reach for all to caring for veterans and their families and advancing

our ideals of opportunity and equality. These deeply experienced public servants reflect the best of our nation, and will be ready to hit the ground running on day one to rebuild our country in a way that lifts up all Americans."

This diverse, tested slate includes some of the nation's most accomplished public servants:

Secretary Tom Vilsack, a two-term Governor of Iowa and the Secretary of Agriculture for all eight years of the Obama-Biden administration, is ready to get to work on day one. With an estimated one-in-six Americans and a quarter of U.S. children facing a hunger crisis, farmers reeling, and rural communities struggling to weather the pain and economic fallout of the pandemic, Vilsack will bring the experience and bold thinking needed to deliver immediate relief to farmers, ranchers, producers and families all across the country. Vilsack is committed to ensuring the USDA promotes true equity and inclusion in every mission it has. Confirmed by the unanimous consent of the Senate in 2009, Secretary Vilsack oversaw record-breaking investments in rural communities, secured vital improvements to the nation's school meal system, and led a successful campaign to increase food safety standards.

Congresswoman Marcia Fudge, a

leading voice for working families who has represented Ohio's 11th Congressional District for the last twelve years, is nominated to serve as Secretary of Housing and Urban Development. A former mayor of Warrensville Heights, Ohio, and past Chair of the Congressional Black Caucus, Congresswoman Fudge is a longtime champion of affordable housing, urban revitalization, infrastructure investment, and other reforms to enhance the safety, prosperity, and sustainability of American communities. If confirmed, she will be the first woman to lead HUD in more than 40 years and the second Black woman in history to lead the Department.

Denis McDonough, a lifelong public servant who has been engaged at the highest level in shaping domestic and foreign policy, is nominated to serve as Secretary of Veterans Affairs. Through his service as White House

Chief of Staff, Deputy National Security
Advisor, and Chief of Staff of the National
Security Council, McDonough helped lead the
Obama-Biden administration's work on behalf
of military families and veterans, and earned
the trust of the President-elect as a first-class
manager with the knowledge and vision to
deliver results. McDonough knows the ins and
outs of government, and if confirmed, he will
pull every lever to deliver results for veterans
and their families.

Katherine Tai, a dedicated, deeply respected public servant and veteran international trade expert who has spent her career working to level the playing field for American workers and families, is nominated to serve as United States Trade Representative. If confirmed, she would be the first Asian American and first woman of color to serve in this position. Tai serves as the chief lawyer on trade for the House Ways and Means Committee and previously served in the Office of the United States Trade Representative as Chief Counsel for China Trade Enforcement. Her deep experience will allow the Biden-Harris administration to hit the ground running on trade, and harness the power of our trading relationships to help the U.S. dig out of the COVID-induced economic crisis and pursue the President-elect's vision of a pro-American worker trade strategy.

Ambassador Susan Rice will serve as Director of the White House Domestic Policy Council. With years of experience working at senior levels in the executive branch, Rice knows government inside and out and will carry through the President-elect's vision of a newly empowered Domestic Policy Council and turbocharge the effort to build back better. Rice is among our nation's most senior and experienced government leaders with the skills to harness the power of the federal government to serve the American people. As a former member of the Cabinet, she also understands the challenges and opportunities of running an agency and has extensive experience working with other key members of the Biden-Harris White House team, including the heads of NSC and NEC.



HEALTH

MDHHS asks Michiganders to "Mask Up, Mask Right"



courtesy photo

LANSING, MI – The Michigan Department of Health and Human Services (MDHHS) is launching an initiative to not only get Michiganders to mask up, but to mask right.

"The science is now settled: Masks protect others from COVID – and they protect the wearer," said Robert Gordon, MDHHS director. "It's important to wear the right mask and wear it the right way. We want all Michiganders to Mask Up, Mask Right as we continue to battle the virus in our state."

Masking right includes wearing one of three options of masks that provide stronger protection: three-layered washable cloth face coverings, medical-grade disposable masks or approved KN95 masks. It also includes wearing the approved mask correctly and having it secured over the nose and face and tightly fitting without gaps.

CDC has recommended the use of masks to protect the community by reducing emission

of the virus and to protect the wearer by reducing inhalation. CDC cites a number of studies showing that masks have been effective. For example, one study showed that use of masks onboard the USS Theodore Roosevelt was associated with a 70% reduced risk of COVID; another showed that, in a contact tracing investigation, those who reported wearing masks had a 70% lower risk of infection than those who did not. Published research by Beaumont Hospital in Southeast Michigan also showed that mask wearing was associated with lower levels of infection by COVID and, among those infected, lower levels of symptoms.

Bandanas, gaiters, and face shields without masks do not provide adequate protection for the wearer or others and are not recommended.

"The delivery of the first COVID-19 vaccines in Michigan means there will be an end to this pandemic," said Dr. Joneigh Khaldun, chief medical executive and chief deputy for health. "However, it will take several months before we are able to have enough vaccine to widely distribute it to all Michiganders. Until then, and even for individuals who receive the vaccine, we should all be doing our part to slow the spread of this virus by wearing masks correctly, avoiding large gatherings, and washing hands."

Residents in need of masks can pick one up from partner sites across the state, which includes most MDHHS local offices and Community Action Agencies. Find a distribution site at Michigan.gov/MaskUpMichigan or call the COVID-19 hotline at 888-535-6136.

Information around this outbreak is changing rapidly. The latest information is available at Michigan.gov/Coronavirus and CDC.gov/Coronavirus.



Covenant HealthCare is the only Michigan hospital to earn the Fall 2020 Leapfrog Top Hospital Award

For the second time in a row, Covenant has been named a Top Teaching Hospital by the Leapfrog Group. "It speaks to our dedication to the Covenant Culture of Safety that we could earn this distinction while facing the most threatening health crisis in centuries," notes Dr. Michael Sullivan, Covenant Vice President for Performance Improvement and Chief Medical Officer.

The highest performing hospitals on the Leapfrog Hospital Survey are recognized annually with the prestigious Leapfrog Top Hospital award. Top Hospitals have better systems in place to prevent medication errors, higher quality on maternity care and lower infection rates, among other laudable qualities. Hospitals that are eligible to receive a Leapfrog Hospital Safety Grade must have received an A in the most recent round of

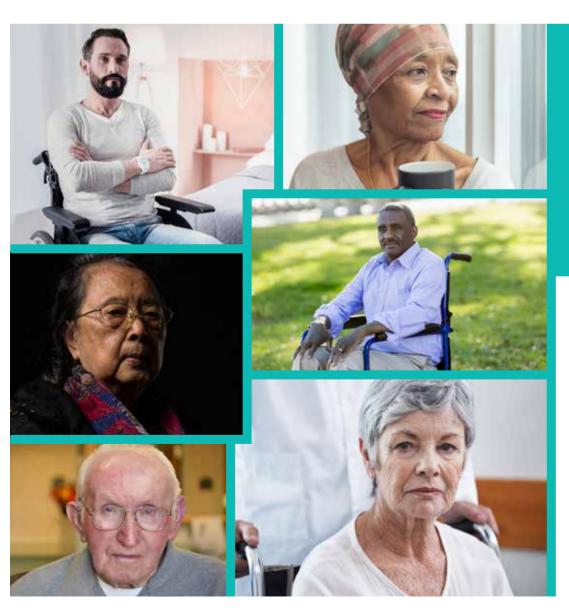


courtesy photo

scoring to be eligible.

The award is not given to a set number of hospitals, but rather, to all teaching, general, rural, and children's hospitals that meet the high standards defined in each year's Top Hospital Methodology.

Covenant HealthCare has also achieved an A grade four consecutive times, the highest safety rating given by the Leapfrog Group. The next round of safety grades for American hospitals is expected to be announced by the Leapfrog Group in mid-December.



No one should have to face this pandemic alone.

34,000 job opportunities are available for caregivers.

In their faces, you may see your mother. Your grandfather. Your neighbor. If you have the heart of a caregiver, someone needs you. Due to this pandemic, there is a critical shortage of caregivers. Whether you have a few hours a week to spare to pick up groceries or make meals, or can give care full-time, earn income while making a difference.

Register at ConnectToCareJobs.com.





Ascension Michigan expands online mental health and counseling services



courtesy photo

Ascension Michigan is increasing access to essential mental health and counseling services for those in our communities who need it most. Ascension Online Care is offering direct-to-consumer virtual psychiatric and therapeutic services. Now, those in need of this type of care can use a smartphone, tablet or laptop to conveniently connect with experienced psychiatrists, psychologists and counselors online from the comfort of home or any remote location.

With two easy to use options, a team of caregivers is available to offer mental health and counseling services through Ascension Online Care. Psychiatrists are available for support and may prescribe and monitor medication to help control symptoms, while therapists – including psychologists and counselors – are ready to listen and help with life's challenges.

Services are available for both adults and children with appointment availability seven days a week, and appointments can be made online or in the Ascension Online Care app 24/7. No insurance is required. These expanded services allow for more providers to be available to listen and respond to the mental and emotional health needs of anyone, anywhere.

"Ascension Online Care provides a personalized, professional and convenient way to access care. It's particularly suited to mental health and counseling services, with patients having access to therapists from the privacy of their own homes," said Tania Elliott, MD, Chief Medical Officer, Virtual Care, Ascension. "One great feature is that this service is available whether someone is already a patient or not."

To get started, visit ascensiononlinecare.org

Saginaw YMCA remains open during pandemic addressing community needs for physical and mental health



courtesy photo

As the state and county continues to closely monitor COVID-19 the YMCA of Saginaw remains open. The YMCA of Saginaw will remain open with added safety protocols in place to ensure the health and safety of its members and staff. YMCA President and CEO Steve Meyer says, "The Y is essential to the health and wellbeing of so many of our friends and neighbors in the community. Now, more than ever, the YMCA is taking steps to assure we stay open and accessible for all".

Members are to maintain a 6-foot distance from each other at all times, and with over 90,000 square feet of space in the facility, there is plenty of space to practice social distancing.

A face covering is required when entering and using the YMCA facilities. Face masks must also be worn when working out to adhere to the latest safety guidelines.

Cardio and strength training equipment has been spaced 10-12 feet apart throughout the facility and repositioned in multiple gyms to allow for distancing.

Temperature checks are monitored when entering the facility. All guests with a temperature over 100.4 will not be allowed to enter the facility. Capacity signs, disinfectant stations, and staff remain very active cleaning and disinfecting areas.

Group exercise classes are virtual until further notice. Classes continue to be offered six days a week Monday through Saturday on Zoom.

The pool remains open with a modified schedule. Reservations are required to access either lap swim or water walk.

"The health and safety of our members, staff, and community is our top priority," said Meyer.

The community can stay up to date on the YMCA by visiting SaginawYMCA.org or following us on Facebook.



THERE'S NOTHING MORE EXTRAORDINARY THAN A CARING COMMUNITY.

Thank you from everyone at Covenant HealthCare.

Covenant HealthCare prides itself on delivering extraordinary care. But lately, we've been on the receiving end. Our community has given us:

- 20,000 N95 masks
- 11,000+ handmade masks
- 10,750 face shields
- 10,000 ear loop/tie masks
- 50,000 gloves
- 2,000 pairs of goggles
- 312 gallons of sanitizer

- 5,000 caps and hair nets
- 4,100 shoe/boot covers
- Thousands of donated meals
- Thousands of dollars in gift cards and monetary donations
- Countless prayers and messages of encouragement

Our heartfelt thanks go to everyone who has supported us. You are all extraordinary.





EDUCATION

Hartley Outdoor Education Center Unveils New, Innovative Virtual Field Trip Solutions for Schools



courtesy photo

Saginaw, Mich. - For many Saginaw County locals, a trip to Hartley Outdoor Education Center during their youth is one they likely treasure. Since opening in 1975 under the operation of Saginaw Intermediate School District, multiple generations of family members consider exploring the beauty of Michigan's natural resources at Hartley to be a time-honored tradition. Visitors hold fond memories of Hartley close to their hearts. However, amidst this global pandemic, Hartley needed to adapt quickly and evolve from solely providing in-person traditional 'school field trips' to facilitating virtual field trip solutions that are educationally innovative and interactive.

Eric Rutherford, Program Director of Hartley Outdoor Education Center, stated, "I am proud to say, Hartley is committed to supporting teachers, students, and families during this unique school year. While we cannot welcome students in-person at this time, our staff of certified educators has been working tirelessly to recreate the Hartley Experience in a virtual classroom! With a Hartley educator as their guide, students participate in interactive lessons that connect them to environmental science and the natural world in their community." He continued, "Our virtual lessons are designed to allow students to explore and learn about specific topics in a fun, engaging manner. Each lesson integrates science, literacy, and social and emotional learning throughout the virtual experience."

Leading up to the launch of Virtual Field Trips, Hartley's educators spent the end of last school year appearing LIVE on Facebook to teach STEM activities and exploring the outdoors during COVID-related school closures. As a four-time recipient of the Pinnacle Award, Hartley is no stranger to creating engaging, remote lesson plans. First awarded in 2012, and again as recently as 2019, Hartley continues to be recognized by the Center for Interactive Learning and Collaboration (CILC) for outstanding ratings

on program evaluations by educators and activity directors for interactive programming. The program most inspired by these awards is French Voyageur which is still available today. French Voyageur, instructed by Paul Roose, relives a year in the life of French voyageur, Jean-Paul LeFranc and guides classrooms from Montreal to the Grand Portage in Minnesota and back. This lively course immersively teaches students the duties men had within the canoe, the food they ate, their traditional form of dress, and the purpose of their trips as voyageurs.

Hartley's robust portfolio consists of over 25 K-5 Virtual Field Trips ranging in topics from constellations and animal structures to kinetic forces and chemistry. One class costs \$50 per classroom and includes the live program and teacher toolkit (lesson plans). To view a complete list of Hartley's Virtual Field Trips, click here.



Memories of education heroes Lola Shelby and Frances Carter

By Mike Thompson



Pictured: Lola Agnes Shelby & Frances Elnora Carter

The days after the Thanksgiving holiday were final earthly days for Lola Shelby and Frances Carter, but their life stories as pioneering Saginaw educators will keep their legacies with their hometowns forever.

Lola was 98 when she took her final breath on Nov. 27, and Frances followed at age 92 on Nov. 30.

They live on as history-makers. Shelby was one of Saginaw's first black teachers and Carter was the very first black building principal.

They were leaders within Bethel AME Church, where Pastor Dennis Laffoon was faced with the sudden daunting challenge of performing back-to-back services for the two Top Ladies of Distinction.

"Both of them will truly be missed," Laffoon said. "Their individual and collective contributions to the church as well as the Saginaw community are immeasurable."

The pair, with careers spanning post-World War II into the early 1990s, also were tops in Alpha Kappa Alpha Sorority Inc., and both were active in Saginaw civic circles, although Frances was more the outgoing social lioness.

Each merits a separate news article, and so each is featured in the tributes on these pages. Their full obituaries may be found on the Evans & Browne's web page, and The Banner thanks the Historical Society of Saginaw County for access to newspaper clippings.

LOLA SHELBY, Quiet but made her points

All of her contemporaries, along with younger people who gained her acquaintance, agreed that Lola Shelby was a quiet and modest soul. But don't take her for granted.

"I was happy to go to work, but I didn't go there for any foolishness. The kids will tell you that," she said in 1991, at the close of her 44-year tenure. Administrators reported that she retired with 400 unused sick leave days that she never cashed in. When she won a \$1,500 Dow-sponsored Excellence in Teaching Award, she donated \$500 back to the district.

Her first 23 years were at Potter Elementary School and her final 21 were as a reading specialist at Webber Junior High, where Lola Shelby was so devoted that the school's library media center was named in her honor.

Ruben Daniels, the longtime school board member and civic leader, said at the time, "She is a true motivator of children, and advocate of the written word."

Small-town product

The former Lola Lothery grew up in Romeo, a small middle-class town near Pontiac that was home to few African American families.

"I know prejudice, and there must have been some back then," she once recalled, "but I got on the bus just like anyone else and took a seat."

She was a National Honor Society achiever, the daughter of a UAW autoworker and a work-at-home mother. She turned down an offer from the prestigious University of Iowa to stay close to home at Eastern Michigan University. Her parents sacrificed to pay her tuition, and Lola in turn sacrificed by washing student cafeteria dishes in exchange for books, room and board.

"My parents figured that I had some potential," she told Maggie Rossiter, a Saginaw News reporter. "They wanted me to be somebody."

On the EMU campus, she was a junior when

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she befriended a freshman newcomer, Odahlia Ledford, the future Odahlia Rance. They became so tightknit that after Lola accepted a teaching job at Potter School in 1947, Odahlia followed her friend's Saginaw footsteps two years later.

They were bachelorette roommates on Carroll Street, dodging the trains on their daily treks to Potter School. Andd then, in 1951, they betrothed a pair of future insurance agents, James Shelby (1921 to 2014) and Beale Rance (1926 to 2007). Even then they still stuck together, as co-tenants at a two-couple rental on Johnson Street near the northeast edge of downtown.

Despite two decades as a pair at Potter School, they each had their own classrooms to supervise and rarely had opportunities to observe one another.

"If a child didn't get their work right, they would have to do it over until it was correct," said Odahlia, now a spry 96 herself, in an interview last week. Many of the other black newcomers who joined Shelby, Rance and Saginaw's own Frances Carter arrived from the South with the same strict and basic outlooks.

Teaching came first

Lola Shelby's niece, Ruth Kemper, said her aunt was an inspiration for her own teaching career that extended into this 21st century, also with involvement in the Saginaw Education Association teachers union that led her to reach the vice-presidency.

Although Shelby advanced to become a special education reading specialist at Webber Middle, she never aspired to become an administrator along the path that Frances Carter later followed.

"She always wanted to simply work as a teacher," Kemper said. "Her outlook was to work as closely with the parents as she possibly could. She would express that as long as you have the parents behind you, then you will have the student as well."

It was a myth, Lola insisted, to perceive that all of the 1950s students were totally well-grounded, compared to those from the breakfree 1960s and beyond.

"Especially the girls," she once said, "their mothers were always in the home, and some wouldn't get along with their mothers. I would become like their mother figure at the school."

When Shelby began her career in 1947, times were entirely different. Few families possessed the simple luxury of a television set. As her tenure closed in 1991, she lamented distractions such as Nintendos and PacMans, which now are considered ancient.

Ruth Kemper, who was Lola's caretaker for the final years after James Shelby passed away in 2014, is among the main observers to describe a "very reserved, very quiet" woman and educator. But again, don't take her for granted.

"Her husband was just the opposite," Ruth recalls with a chuckle, "but she loved him so much, she simply tolerated his shenanigans."

When the Rev. P. David Saunders was Bethel AME's pastor he had oversight over the installation of Shelby, Carter and Rance as deaconesses.

"They were so close, and they all were very happy with that," he recalls. "They were like the mothers of our church."

FRANCES CARTER, 'We showed them'

"When city schools were ready for a black principal, Carter was, too"

That was the headline in a Saginaw News 1986 tribute, 21 years after she had taken the 1965 pioneer promotion at Potter Elementary School, where she had started teaching in 1951 before moving on to the newer Arthur Eddy Junior High and Edith Baillie Elementary.

Frances told the reporter, Shanna Flowers, "I taught in the fifth grade, and then the fourth grade, and then I was a remedial reading teacher for the high schools. (School officials) wanted to give me a lot of experience. Maybe

they were preparing me."

She added, "It was a most unusual offer. It was quite an honor, but I never thought of myself as a trail-blazer."

After all, by 1965, Potter already had evolved into a mostly black school. An even bolder move took place with Carter's 1973 transfer to become principal at the West Side's Stone Elementary, which at the time of the appointment hosted an enrollment of zero black students. The count became five during her first year, and then rose to 67 by the late 1970s, along with 68 Hispanics. Still, she served in predominantly white elementary buildings during nearly the entire final half of her 40-year career.

"People were anxious for me to succeed," she said during that same 1986 interview.
"My fellow principals made sure I knew everything. The teachers helped me along."

Saginaw all the way

Frances Moton was born into one of Saginaw's original homegrown black families in 1928, during the very beginning of the Great Migration to escape Southern violence, Jim Crow and tenant farming. She attended Potter Elementary during a time when black families were pinned into the First Ward, disallowed from crossing the railroad tracks or even Potter Street.

She moved ahead to Central Junior High and then Saginaw High, where years later she was selected as an annual honor alumnae. Then she advanced post-war to University of Michigan for her teaching degree and eventually a master's in education administration. She also continued with high level independent studies at U-M, Central Michigan, Michigan State, even the University of California for a brief spell, indicating her long-range aim of entering leadership roles.

She married John Carter in 1951, before spending a single day in a Saginaw classroom. He survives her, after 69 betrothed years.

If her pioneering education career wasn't

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enough, Frances Carter also was in the top rungs of local church, civic, social and sorority happenings.

She remained outspoken on education after she gained prominence.

For example, she opposed mandatory school busing in favor of the Saginaw district's cross-river plan for "open enrollment," stating, "If children don't want to be where they are, they tend to try to not act favorably to the education we try to provide for them."

Frances also reflected on three phases during the closing half of the 20th century.

"The basics were pronounced in the earlier years," she said. "Then, the swing was to experiment educationally. Now we're back to academics and excellence in the classroom."

For the record

Carter's list of involvements is so extensive that she desired for it all to be recorded. As her time began to wind down, she called on her Bethel friend Dr. Roslyn McQueen, former Alpha Kappa Alpha Sorority president, to compile her obituary.

"One of the things I learned from Frances was the attention to detail that she was known to require," Dr. McQueen notes. "Her mantra was, 'Things must be done accurately and completely, or not at all.'"

McQueen adds, "I remember when I served as the chair of the 120th church anniversary in 1987; Frances was my co-chair. We wanted to honor members based on years of membership in the church. Since the two of us were fact-based, detail-oriented people, we developed an Excel membership database. Therefore, all subsequent recognitions were based on actual membership data. As a result, we then became a team for the 130, 135, 140 and 150th anniversaries.

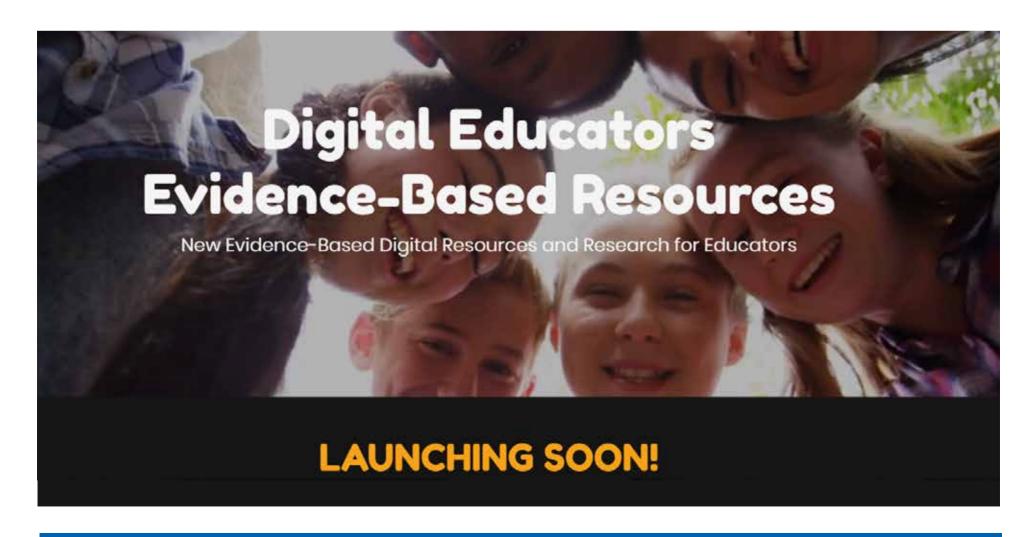
"I still remember the words she wrote for Alpha Kappa Alpha Sorority profile page. She said, 'The AKA Difference: Being a Charter member, I was able to make a difference in Alpha Kappa Alpha Sorority and Eta Upsilon Omega Chapter through love, dedication, commitment, enthusiasm, loyalty, and hard work. I am as serious today about AKA and the vows that I took before God and my Sorors over 70 years ago. May God continue to bless each Soror and this great sisterhood.'

Rev. P. David Saunders, who was Bethel AME's pastor while Carter was most active, recalls mutual Bible study moments.

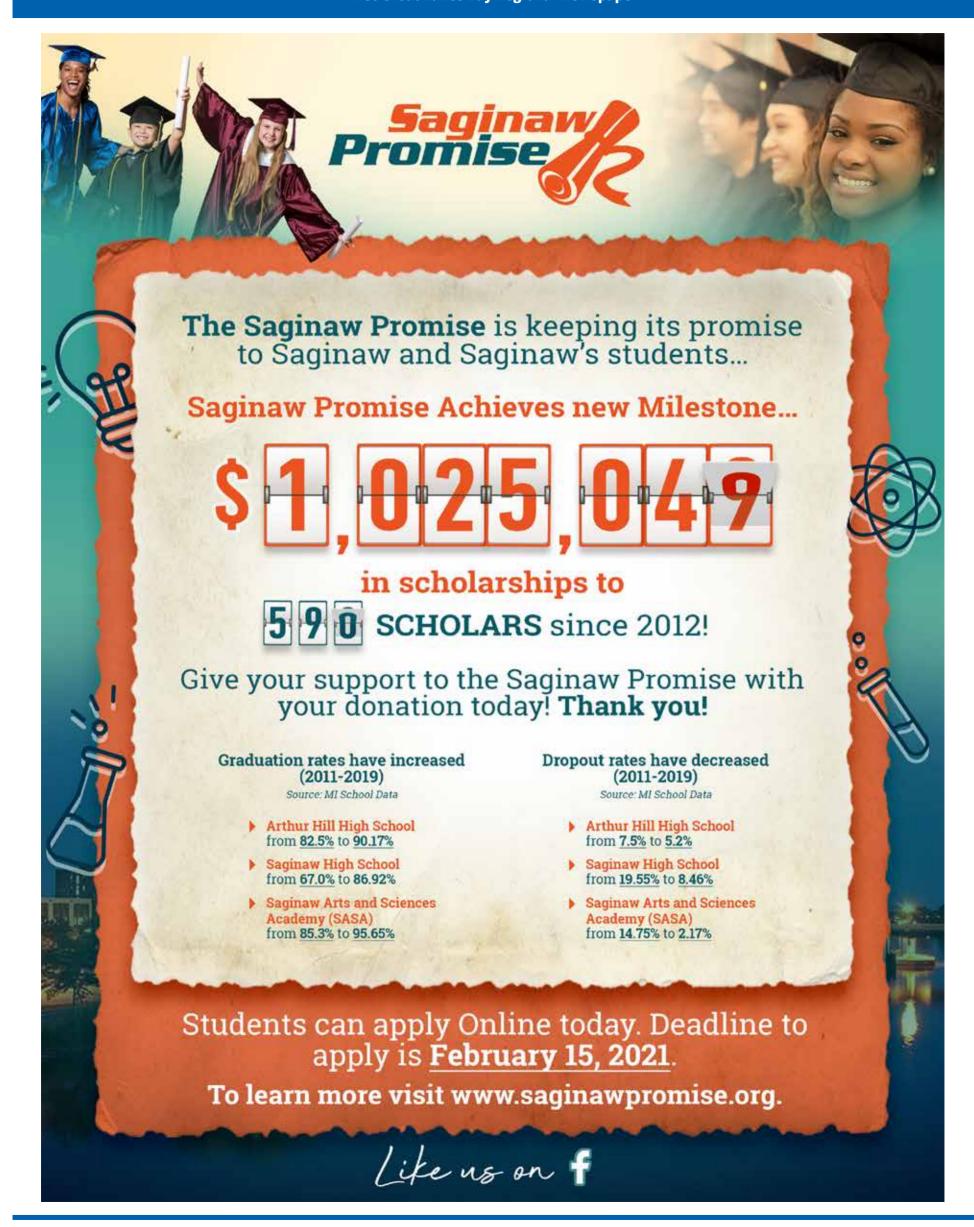
"When we first encountered, I did not realize the background that Frances had amassed," Saunders says. "She was always humble in her approach, but she had her own theological perspective. She would take her finger and gesture for me to come over and talk."

Her husband also is independent. He attended his own church, but still he would join his spouse at the Bethel Bible sessions.

"They were a beautiful couple," Saunders notes. "You could see them sitting together and holding hands, still so sweet."









michiganbanner.org



About Saginaw ISD HE/EHS

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

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

Early Head Start, launched in 1995, provides support to low-income infants, toddlers, pregnant women and their families.

EHS programs enhance children's physical, social, emotional, and intellectual development; assist pregnant women to access comprehensive prenatal and postpartum care; support parents' efforts to fulfill their parental roles; and help parents move toward self-sufficiency.

Together Head Start and Early Head Start have served tens of millions of children and their families.

At Saginaw ISD Head Start our attentive staff is available Monday through Friday to answer all your questions and make every effort to ensure you are 100 percent satisfied. Saginaw ISD Head Start
Claytor Administrative
Building
3200 Perkins Street
Saginaw, MI 48601
Phone 989.752.2193
Fax 989.921.7146

Office Hours
Monday: 8 AM - 4:30 PM
Tuesday: 8 AM - 4:30 PM
Wednesday: 8 AM - 4:30 PM
Thursday: 8 AM - 4:30 PM
Friday: 8 AM - 4:30 PM
Saturday: 8 AM - 4:30 PM
Sunday: 8 AM - 4:30 PM

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

Source: www.saginawheadstart.org



Sabrina Beeman-Jackson

Saginaw ISD Head Start/Early Head Start Program Director

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

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

"Our mission is to provide high quality services, developing school readiness and family empowerment for prenatal to age five children and families by working in partnership with parents and the community."

-Saginaw ISD HE/EHS





BUSINESS & WEALTH

Huntington Bancshares and TCF Financial announce merger to create top 10 U.S. regional bank



courtesy photo

Huntington Bancshares Incorporated ("Huntington") (Nasdaq: HBAN; www. huntington.com), the parent company of The Huntington National Bank, and TCF Financial Corporation ("TCF") (Nasdaq: TCF; www.tcfbank.com), the parent company of TCF National Bank, today announced the signing of a definitive agreement under which the companies will combine in an all-stock merger with a total market value of approximately \$22 billion to create a top 10 U.S. regional bank with dual headquarters in Detroit, Michigan and Columbus, Ohio.

The combined company will bring together two purpose-driven organizations with a deep commitment to the customers and communities they serve. With a rich history of caring for customers and colleagues, the new organization will have a top 5 rank in approximately 70% of its deposit markets[1] and will leverage its scale to serve customer needs through a distinctive, "People-First, Digitally-Powered" customer experience.

Under the terms of the agreement, which was unanimously approved by the boards of directors of both companies, TCF will merge into Huntington, and the combined holding company and bank will operate under the Huntington name and brand following the closing of the transaction. Upon closing, Stephen D. Steinour will remain the chairman, president, and CEO of the holding company

and CEO and president of the bank. Gary Torgow will serve as chairman of the bank's board of directors.

"This merger combines the best of both companies and provides the scale and resources to drive increased long-term shareholder value. Huntington is focused on accelerating digital investments to further enhance our award-winning people-first, digitally powered customer experience," Steinour said. "We look forward to welcoming the TCF Team Members. Together we will

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Continued from pg 31, Huntington/TCF Merger

have a stronger company better able to support our customers and drive economic growth in the communities we serve."

The headquarters for the Commercial Bank will be in Detroit where at least 800 employees of the combined company, nearly three times the number TCF had planned, will be housed in the downtown structure. Columbus will remain the headquarters for the holding company and the Consumer Bank.

"This partnership will provide us the opportunity for deeper investments in our communities, more jobs in Detroit, an increased commitment in Minneapolis and a better experience for our customers," Torgow said. "We will be a top regional bank, with the scale to compete and the passion to serve. Merging with the Huntington platform will be a great benefit to all of our stakeholders and will drive significant opportunities for our team members."

The pro forma combined company will have approximately \$168 billion in assets, \$117 billion in loans, and \$134 billion in deposits. The combined organization will significantly improve Huntington's market position, increase scale and provide greater revenue growth opportunities. The company is expected to extend its top quartile financial metrics after completion of the integration.

Huntington expects the financially compelling transaction to be 18% accretive to earnings per share in 2022, assuming the fully phased-in transaction cost synergies. The merger uniquely positions the combined organization to capitalize on market opportunities and broaden the channels and customers it serves through expanded distribution and product offerings.

Strategic and Financial Benefits of the Proposed Merger

- Enhanced Profitability and Scale:
 The combined company's expanded distribution and scale positions Huntington to serve an expanded customer base through a distinctive customer experience while driving top-quartile financial performance.
- Significant Cost Synergies: Estimated

cost savings of the combined company are approximately \$490 million, or 37% of TCF's noninterest expense.

- Segments and Expanded National
 Footprint Businesses: The combined company will strengthen its Consumer,
 Wealth, Business Banking, and
 Commercial businesses. Huntington will leverage its broader product and services offering, as well as its award-winning digital capabilities, across the expanded combined customer base. In addition,
 TCF operates national inventory and equipment finance businesses, which will complement Huntington's existing commercial efforts.
- Strengthened Market Position: The combined company will maintain its leading market position with the largest branch share and second position in Consumer Deposits in the footprint. The combination expands the Huntington footprint to include Minnesota, Colorado, Wisconsin, and South Dakota, and deepens its presence in Chicago.
- Strong Brand and Cultural Alignment: The combined company expands the reach of Huntington's "Welcome" culture and enriches an inclusive, diverse, highperforming team.
- **Community Commitment:** Huntington will contribute \$50 million to a donor advised fund at the Community Foundation for Southeast Michigan to serve the needs of communities in Detroit and across the footprint of the combined bank. This donor advised fund will be in addition to commitments already made by both banks, including a combined \$10 million to Detroit's Strategic Neighborhood Fund. The combined company also will remain committed to Minneapolis, where TCF was founded nearly a century ago. Huntington and TCF have consistently earned "Outstanding" ratings under the Community Reinvestment Act. Huntington recently announced a \$20 billion Community Plan, which is focused on driving economic inclusion through access to capital, affordable housing and home ownership,

and community lending and investment. \$5 billion is specifically dedicated to Michigan. The most recent component of the Community Plan is "Huntington's Lift Local Business" which provides much-needed capital to local minority, woman and veteran-owned businesses, as well as giving customers access to business planning and educational programs to support local businesses. TCF also recently announced a \$1 billion commitment over five years to support minority-owned and women-owned small businesses, which will be added to Huntington's commitment. Huntington is the #1 SBA Lender in the nation for loan origination, and this merger will provide expanded opportunity to bring that expertise to a larger, combined footprint.

Board of Directors

At closing, five current TCF Directors will be added to the Board of Directors of the holding company. David L. Porteous will serve as Lead Director of the holding company's Board of Directors and the bank's Board of Directors.

Timing and Approvals

The merger is expected to close in the second quarter of 2021, subject to satisfaction of customary closing conditions, including receipt of customary regulatory approvals and approval by the shareholders of each company.

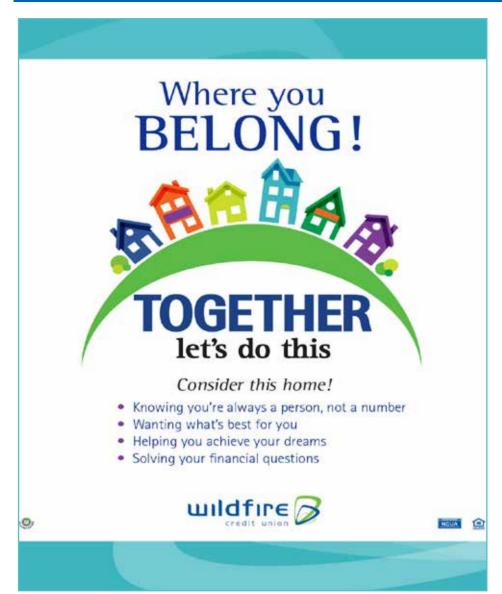
Advisors

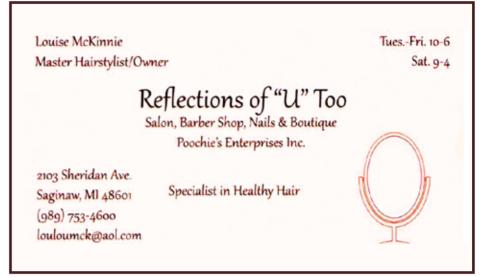
Goldman Sachs & Co. LLC is serving as financial advisor to Huntington. Wachtell, Lipton, Rosen & Katz is serving as legal advisor to Huntington.

Keefe, Bruyette & Woods, a Stifel Company, is serving as financial advisor to TCF. Simpson, Thacher & Bartlett LLP is serving as legal advisor to TCF.

To learn more about this merger, visit: www.huntington.com.

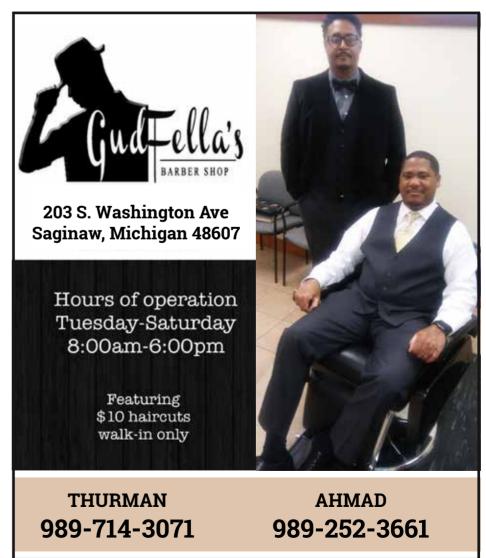














New round of funding available for Flint small businesses

Recently, General Motors (GM) and the Flint & Genesee Chamber of Commerce announce a second round of its grant program created to help Flint small businesses grow and thrive. Thanks to \$210,000 in additional funding from GM, the Moving Flint Forward Small Business Grant Program will award grants of up to \$10,000 to small businesses in Flint that meet certain criteria.

The grants, which will be awarded on a competitive basis, must be used to advance the businesses' operations, such as expansion projects, making repairs or leasehold improvements, purchasing inventory and equipment, or façade improvements. Online-only businesses are also encouraged to apply. Additionally, GM has earmarked 10 grants for minority-owned businesses, as defined by race and ethnicity, to help address racial disparities in the community.

"GM has been part of the Flint community for more than 100 years," said Terry Rhadigan, GM's executive director of corporate giving. "We're eager to continue our partnership with the Flint & Genesee Chamber to expand revitalization efforts across the city's neighborhoods by supporting local businesses."

"General Motors is an outstanding corporate citizen of our community," said Chamber CEO Tim Herman. "On behalf of our small business community and the people they employ, I again say thank you to GM for its investments in Flint and Genesee County. From the capital investments in its automotive operations here to its corporate philanthropy that greatly impacts the lives of our people and institutions, GM continues to be an invaluable stakeholder and partner in our region's progress."

Much like the previous round, this year's program is open to anyone who owns and operates a small business within the city of Flint. Small businesses for this program are defined as having 25 or fewer employees and may not be a franchise operation. Applications will be reviewed by a committee comprised of representatives from GM, the Flint & Genesee Chamber, the City of Flint, local grant-making organizations and community members.



courtesy photo

Technical assistance will be provided to assist with the application process, implementation and tracking of grant activities to ensure requirements are met and businesses are using funds appropriately. Grantees will also be connected to resources that will help bolster the capacity of their businesses beyond the grant period. Grantees will have access to networking opportunities and workshops on various topics, such as online digitization of services/goods, leadership styles, navigating access to capital, workers' compensation and labor laws.

The application is available at flintandgenesee. org/moving-flint-forward/moving-flint-forward-small-business-grant-program/.

The application deadline is 5 p.m. Dec. 30. Applications may be submitted online, mailed or hand-delivered to the Flint & Genesee Chamber of Commerce, 519 S. Saginaw St., Flint, 48502. Mailed application must be postmarked by 5 p.m. Dec. 30.

More information about the Moving Flint Forward Small Business Grant Program, including the online application, process for completion and submission deadline, is available at FlintandGenesee.org/Moving-Flint-Forward. For questions about the application or grant program, please contact tjoseph@flintandgenesee.org.



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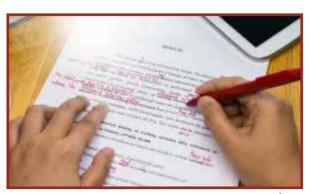
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FUNDRAISING GOOD TIMES

Can we reduce grant application frustration?



courtesy photo

If you're involved with a nonprofit, you've experienced the highs and lows of applying for grant funding. If you work for a foundation or granting agency, you've seen the good and the bad when it comes to reviewing proposals. With all of you in mind, we share our thoughts on the challenges and benefits related to proposal writing and reviewing.

If you are a nonprofit you are always looking for grant opportunities. You may be invited to apply for a grant, or maybe you read about an opportunity. In all cases you must eventually write the proposal, and this can be where frustration sets in. Crafting a proposal is a lot of work. You need to answer questions you may feel are irrelevant. You have to assemble and compile board lists, budgets, audited financials, diversity information, articles of incorporation and more. Some funders will have you apply through an online portal with questions that have a limitation on how many words or characters you can use to respond. Questions can range from anticipated impact based on the size of the grant you are

requesting, to descriptions of partnerships, to a request for your "uniqueness" in the community. Almost all want to know about your "sustainability."

Creating a grant proposal can be a very painful process, especially if your nonprofit is new to the process. It can also be a mirror for your organization, revealing your strengths and weaknesses in ways you may not have seen before. Questions asked in a proposal application can cause a nonprofit to step back and look at things in a way they hadn't considered before.

If you work for a foundation or granting agency you may find yourself overwhelmed with applications for funding. As you read through them you may begin criticizing people's grammar; wondering if the document was written by a committee; and questioning the competency of the organization based on their writing. Don't do that. Take a deep breath and remember you are making recommendations for funding – you are

not giving an award for sentence structure, narrative flow, or ease of reading. Delivering services or advocating for a cause is not the same as writing a proposal: take time to discern the work that the nonprofit is engaged in and evaluate the proposal based on community needs. Nonprofits with small budgets cannot afford to hire proposal writers.

If you can, ask yourself and your team to consider what it will cost a nonprofit in terms of time and money to put together a proposal. How do these costs and the information requested compare with the amount of funding you will provide? Should be there be an "EZ" grant application? Do you really need all the information you request? Is it serving as a repository for research that influences the field, or, perhaps, is your application an old document that program officers from years gone by created?

Let's all work together to make proposal writing easier and focus on the important work of nonprofits.



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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.



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The Michigan Banner Outreach Ministries

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St. John Ev. Lutheran Church

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



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SPORTS

Dodgers minor league affiliate plans to include Loons



courtesy photo

MIDLAND, Mich. – The Great Lakes Loons are pleased to announce they have received a formal invitation by the Los Angeles Dodgers to be one of their affiliates in Major League Baseball's new player development structure. As part of the restructured system, the Great Lakes Loons will be re-classified as a High-A affiliate of the Los Angeles Dodgers.

"Our franchise has had a tremendous relationship with the Dodgers over the last 14 years and we are truly excited to be extending that partnership for many, many years to come," Loons Interim President & General Manager Mike Hayes said. "The Dodgers have played a key role in the success of our franchise, and we are committed to providing a first-class experience for their Minor League players so they may reach their full potential and contribute to the Dodgers success."

The Loons have been the Low-A affiliate of the Dodgers since the team's inception in 2007. The move to High-A is part of a geographic alignment for MLB's player development system, with the California League (formerly High-A) moving to Low-A and the Midwest League (formerly

Low-A) transitioning to High-A. The change in classification also solidifies the Loons affiliation with the Dodgers for the foreseeable future.

Moving forward, the Dodgers farm system will include: Oklahoma City (AAA), Tulsa (AA), Great Lakes (High-A), and Rancho Cucamonga (Low-A). The Loons are the longest tenured affiliate within the system dating back to 2007.

The Dodgers affiliate announcement was made by Los Angeles Dodgers President of Baseball Operations Andrew Friedman.

The Loons have qualified for the Midwest League Playoffs in seven of their 13 seasons (no 2020 season due to COVID-19). The Dodgers played a vital role in bringing the first-ever MWL Championship to Midland in 2016 when the team went on a memorable run to get into the postseason and then capture the title at Dow Diamond against the Clinton LumberKings.

Three-time Cy Young Award winner Clayton Kershaw, who started the inaugural game in

franchise history, also became the first former Loons player to debut in the Major Leagues on May 25, 2008. Since then, 78 other Loons alumni have gone on to play in MLB including Kenley Jansen, Dee Gordon, Joc Pederson, Julio Urias, Dustin May, and Corey Seager. Seager helped propel the Dodgers to their first World Series Championship since 1988, and was awarded both the NLCS and World Series MVP.

With the new player development system now in place, the respective leagues will now begin the process of developing the 2021 season schedules. Once finalized, the Loons will release its 2021 regular season schedule to the general public.

The Great Lakes Loons have been a Single-A partner of the Los Angeles Dodgers since the team's inception in 2007. Dow Diamond serves as the team's home and also houses the Michigan Baseball Foundation, a 501(c)(3) non-profit public charity, and ESPN 100.9-FM. For tickets or information about the Loons, call 989-837-BALL or visit Loons.com.



Chris Spielman to join Lions organization as Special Assistant to Chairman and President & CEO



courtesy photo

Allen Park, Mich. – The Detroit Lions announced that Chris Spielman has joined the organization as Special Assistant to Chairman and President & CEO. In his new full-time role, Spielman will report directly to President & CEO Rod Wood and participate in interviews for the team's general manager and head coach search.

In addition, the Lions announced that Fritz Pollard Alliance Foundation Executive Director Rod Graves, Rock Ventures Vice President of Business Development Mark Hollis and Lions Hall of Fame running back Barry Sanders will serve as advisors to the team's search for a general manager and head coach.

LIONS PRINCIPAL OWNER AND CHAIRMAN SHEILA FORD HAMP

"Chris Spielman has been a tremendous ambassador for the Detroit Lions since the day he first put on a uniform as a rookie in 1988. He brings great passion for people and the game of football, and we are thrilled to have him on board to help lead our team. This position is a full-time opportunity

for Chris that will allow him to work across various departments on both the football and business sides of our organization."

LIONS PRESIDENT & CEO ROD WOOD

"This is an exciting day for the Lions organization. The Ford Family and I look forward to working with Chris and leaning on his knowledge and advice as we take the next steps as a team. His relationship with our team and our city will serve as a strong foundation for him in helping to fortify and sustain our organization's culture."

LIONS SPECIAL ASSISTANT TO CHAIRMAN AND PRESIDENT & CEO CHRIS SPIELMAN

"I am humbled and excited about the opportunity to be involved with the franchise that is truly a part of me. The opportunity to work with Rod Wood and every single person in the Lions organization can't get here fast enough. To Lions fans everywhere, I will do everything in my power to help Mrs. Hamp and the Ford Family achieve their vision of something we can all be proud of."

Spielman was drafted by the Lions in the second round (29th overall) of the 1988 NFL Draft following an All-American career as a linebacker at Ohio State. The Lions' all-time leader in career tackles with 1,138, Spielman led the Lions defense for eight seasons (1988-95) and helped the team to four playoff appearances, two NFC Central titles and a berth in the 1992 NFC Championship Game. He earned four Pro Bowl selections and was twice named the team's defensive MVP.

After finishing his playing career with the Buffalo Bills (1996-97) and Cleveland Browns (1999), Spielman entered the field of sports broadcasting with FOX Sports in 1999 before joining ESPN in 2001, where he worked primarily on "ESPN College Football Saturday." He returned to FOX in 2016 as an analyst for NFL games and spent seven years as an analyst for Lions Preseason TV.

A graduate of Washington High School (Massillon, Ohio) and The Ohio State University, Chris is married to his wife, Carrie, and together they share six adult children.



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MICHIGAN YOUTH BANNER





courtesy photo

The deadline to apply for the Saginaw Promise scholarship is **February 15, 2021**.

The Saginaw Promise is at its core, a "last dollar", "place based" scholarship program, designed to serve as a catalyst for economic development in Saginaw, an initiative to retain and attract new families and businesses to the community through a focus and support for postsecondary education for all of its graduating students (who live within the Promise Zone and graduate from a high school within the Promise Zone; geographic boundaries of the Saginaw Public School District).

To be eligible for a Saginaw Promise scholarships, the following must apply:

 Students, their parents and/or their legal guardians, must reside within the boundaries of the Saginaw Promise Zone which includes the cities of Saginaw and Zilwaukee and Kochville Township and the geographic boundaries of Buena Vista Township designated to the Saginaw Public School District

- Students must attend schools within the Saginaw Promise Zone and reside within the Promise Zone for at least three continuous years, with the final year being 12th grade.
- Students must complete annually FAFSA and the Saginaw Community Scholarship Application at SCF.SPECTRUMPORTAL. NET; (Deadline: February 15) for each of the two years they want to be considered for a Saginaw Promise scholarship. Students must graduate from an accredited high school within the Promise Zone.
- Students must be admitted and enrolled *full-time at an accredited public or private, postsecondary college, university

- or technical school within the state of Michigan. *Confirm what your educational institution considers full-time.
- Students must be enrolled in a program leading to a degree or certificate.

Students have until the application deadline three years after graduating high school to apply for and to initiate use of the Promise Scholarship.

The scholarships is pro-rated based upon the number of years K-12 attendance in the Saginaw Promise Zone.

Eligibility for scholarships is two years and requires that a student reapply every year that they want to be considered for a scholarship. There is no GPA or income requirement.

To learn more, visit: saginawpromise.org/apply.

LARQ x Draymond Green Partner to Launch Exclusive DG23 Edition Bottle



courtesy photo

LARQ, a leading global hydration brand, is thrilled to announce an exclusive collaboration with Golden State Warriors power forward, Draymond Green. Born from the athlete's passion and ongoing commitment to a healthy mind, body, and planet, the limited-edition LARQ Bottle DG23 Edition is an ode to old school cool and Green's 90's-era upbringing.

Working closely with the LARQ team, Green designed an inspired new colorway - Electro Blue - embodying a retro-vibe characterized by colorblocked, contrasting blues, a trend commonly seen in fashion and accessories throughout the decade. Each LARQ Bottle DG23 Edition will feature PureVisTM UV-C LED technology, capable of eliminating up to 99.9999% of bacteria, viruses and mold in just 60-seconds.

"LARQ helps me stay hydrated from home to practice, to games, meetings and everything in-between with the purest water using UV-C technology. Their mission to make sustainable and healthy hydration options available globally is something I believe in strongly, especially being from the state of Michigan where clean water has been a big issue," says Draymond Green. "Having the ability

to purify water by just pressing a button is great because I don't need to buy bottled water anymore, which ultimately means less waste. It also doesn't hurt that it looks cool too."

Born in Saginaw, Michigan, Draymond Green partnered with LARQ earlier this year as brand ambassador and shareholder, speaking to his unique understanding of the role clean drinking water plays in creating a healthy lifestyle as an NBA athlete, and the importance of sustainable efforts towards a better environment, as the clean water crisis continues to wreak havoc near his hometown. Having been raised in an environment so directly affected by the issues LARQ aims to rectify, the special edition bottle is a symbol of Green's alignment with LARQ and their combined mission, strengthening how he keeps game-ready and furthering his ongoing commitment to giving back.

Since joining the Golden State Warriors in 2012, the three-time NBA Champion, All-Star, and Defensive Player of the Year has used his platform to create social awareness for causes close to home. With a continued consciousness of what he puts back into the world, a portion of the proceeds from the sales will benefit 501CTHREE, a charity which

began as an experiment to come up with an alternative to single-use plastic water bottles in Flint, and today is a new type of nonprofit, one focused on helping the next generation to fight climate change by creating a global community that embraces low-carbon culture and brings attention to the solutions that will help us build a cleaner, more sustainable and more hopeful future.

For every purchase, 1% of the LARQ Bottle DG23 Edition proceeds will go to support 501CTHREE as it expands and addresses the problems that climate change and resource scarcity have on communities of color.

Like Green, the LARQ Bottle has received the highest industry accolades from the likes of Forbes, Wired, Esquire, with multiple awards including the Red Dot "Best of the Best Award," Dezeen "Product Design of the Year" Award, CES Innovation Awards, and Rolling Stone Essentials 2020, among many others.

Furthering their mission towards a more sustainable future, the LARQ Bottle DG23 Edition is now available for purchase globally at www.livelarq.com/LARQxDraymond in 17 oz. for \$95.00 USD.

PICS OF THE WEEK

Recently, Saginaw Promise received a donation of \$15,000.00 from TCF National Bank to support post-secondary education scholarships. The program helps transform and infuse the community as an economic stimulus initiative while cultivating higher education for children through a scholarship program.

"TCF Bank is a purpose-driven company, passionate about building stronger individuals, businesses and communities. TCF's Community Impact Fund supports local organizations because we know that together, we can do even more good in the communities where we live and serve," said Laura Yockey, Saginaw Community President of TCF Bank. "TCF is proud to make this donation of \$15,000.00 to Saginaw Promise which provides information and resources for navigating and funding postsecondary education to change the future of a community and the lives of its students."







Brittany Saunders is ready to pay it forward. The Chicago native enrolled at SVSU with ambitions to pursue a teaching career. Brittany was encouraged and invigorated by other passionate educators who worked closely with her to ensure she would accomplish her goals. And she is. Even before she was set to graduate, Brittany could boast a résumé with a paid internship in a school district along with K-12 classroom experience. Now she can't wait to begin a professional career, inspiring students with the same kind of one-on-one attention she received from her professors at SVSU.



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