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**SPORTS**



**DETROIT LIONS LOSE,  
BOTH ON THE FIELD  
AND IN CIVIL RIGHTS**

SPORTS, PG 42

## Dr. Betty Jones receives Midland Business Alliance 2021 Athena award!



DR. BETTY JONES



COURTESY PHOTO

Midland, MI – On October 14, the Midland Business Alliance (MBA) honored the business community during their annual 'CELEBRATE' event.

Dr. Betty Jones, an avid community leader received the ATHENA® Leadership Award. Presented to leaders across professional sectors, the ATHENA Leadership Award's rich history, international scope and focus on mentorship development,

supporting and honoring women leaders distinguish it as one of the most prestigious leadership awards one can receive.

Dr. Betty Jones is known as an innovative leader in education. She is a teacher, author, social worker and mentor to young people. She is one of Midland's African American pioneers who made a difference in the community.

Betty retired from Delta College as Vice President of Instruction and Learning Services. She is a member of Midland's Black Coalition, a charter member of the Mu Alpha Omega chapter of Alpha Kappa Alpha. She also led in creating a partnership with Delta's sister college, Rift Valley Institute of Technology in Kenya, which named their first library the Dr. Betty B. Jones Library and Media Center.



### Alma anti-immigrant recall begins

LATINO BANNER, COVER



### 'March by Bus' approach is a success

COMMUNITY, PG 16



### Catfish, BBQ, chicken and waffles: Here comes Tia's Soul

BUSINESS, PG 37

#### FEATURED STORY

## HOUGHTON SCHOOL HOUSING PLAN: WHAT'S HAPPENING?

COMMUNITY, PG 11



## MESSAGE FROM THE PUBLISHER

## Good Trouble – Youth Take The Lead

I recently took a much needed, hard earned, extended vacation. I enjoyed family, I reconnected with lifelong friends, met new people, and while in California even took pictures with a big screen celebrity (they eat out in restaurants just like the rest of us less famous travelers). While focusing on the current "Good Trouble" series, I have repeatedly addressed the critical need for parents, the community, and faith leaders to teach and model the appropriate means of public service and standing up for right. I have admonished, cajoled, encouraged, and challenged those of us with many years (decades) of experience to prepare the next generation(s) for leadership. It is still vital that we are intentional about serving in that capacity. I discovered however, during my time away that I need to expand my thinking. I took time to listen – sometimes involved in conversations but mostly just listening to others. Listening while waiting for flights, while waiting to be seated in restaurants, listening to young relatives and their friends – just listening. I learned that the youth have been listening too. They have been listening to us and now sounding wise beyond their years, are developing some very impressive plans to engage in 'Good Trouble' to make the world a safer, better place.

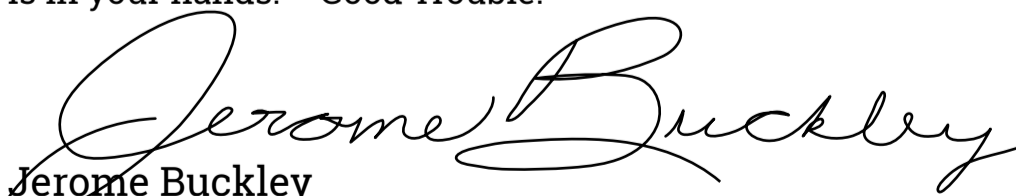


If necessary, I suppose we can pat ourselves on the back – take a bit of credit for having raised them well. Benjamin Franklin said, 'Tell me and I will forget, teach me and I will remember, involve me and I will learn.' They are involved. They have learned to be critical thinkers arriving at conclusions that indicate they are well capable and prepared to defend. I observed young people passionately discussing issues which are wreaking havoc throughout the nation without resorting to anger or violence. They were logical, common-sense thinkers. They engaged in courageous conversations in public spaces with a level of respect that of late, appears to be in short supply. If we are willing to listen, we can learn from young leaders. We cannot afford to let the brilliance of our younger generation waste away. With appropriate levels of support, they are more prepared than I think we, or they, realize.

Good leaders guide and motivate. This requires patience and a willingness to seriously consider reasonable opposing points of view. It also requires positive character traits and confidence. Continued guidance and coaching from mentors and respected leaders will help to develop healthy self confidence in young adults – they will maintain open minds with the ability to compromise when necessary. I was reminded though, that it's a two-way street. They are far more prepared to take a stance – a 'Good Trouble' stance to effect change in our homes and communities than we might think. We must be willing to listen and follow. Again, I heard young people share ideas that are worth considering. World renowned author and leadership trainer John C. Maxwell said, "Leadership is not about titles, positions, or flow charts. It is about one life influencing another." Note that he didn't stipulate an age limit.

Young people have a somewhat unique ability to make decisions based upon facts which enable forward movement. They carry less historical baggage than those of us with more lived experiences. They make it more simplistic. "Great leaders are almost always great simplifiers who can cut through argument, debate and doubt to offer a solution everybody can understand." - General Colin Powell. They cut through rhetoric and get to the business of change.

I enjoyed my break. Great food, great company and the relaxation were all worth the trip. Connecting (directly and indirectly) with so many young people was an unexpected bonus. I plan to listen more. I am hopeful that they will speak more. Speak to parents, leaders, peers – Speak Up! "Change will not come if we wait for some other person or some other time. We are the ones we've been waiting for. We are the change that we seek." – Barack Obama. The future is in your hands. "Good Trouble."

  
Jerome Buckley  
Publisher, Michigan Banner

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**MISSION**

The Michigan Banner, Latino Banner and Youth 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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**TIME TO HAVE A CONVERSATION**

**HOST:**

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- Dr. Barbara Jones**  
Retired Assoc. Professor Saginaw Valley State University
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# Latino Banner

LIDER EN LA  
DIVERSIDAD

VAMOS ADELANTE



**Day of the Dead (Día De Los Muertos) is a two day holiday that reunites the living and dead. Families create ofrendas (Offerings) to honor their departed family members that have passed.**

**READ MORE ON  
LB PG 5**

## Alma anti-immigrant recall begins

By MIKE THOMPSON

In September, the Alma City Commission challenged national and local anti-immigrant sentiment with a 4-2 vote to allow temporary housing for refugee teenage males, separated from parents, who were detained at the Texas border in their quests to flee violence in their Central American homelands.

Activists in Saginaw and other nearby communities, such as Lansing and Grand Rapids, have viewed the controversy as a civil rights issue.

Roxann Herrington, vice-mayor, and Commissioners Audra Stahl and Nick Piccolo are facing recalls as a result. A fourth "yes" voter, Roger Allman, cannot be recalled because he is in his first year in office.

The recall is organized mainly through Gratiot County Republican leaders, including Chair Phil Murphy, although City Commission membership, similar to Saginaw's City Council, is officially nonpartisan.

Lansing-based Bethany Christian Services will use federal funds at the vacant Michigan Masonic Home, a former nursing home, to shelter up to 36 refugees for stays of up to seven weeks, until foster or adoptive homes are found.

Recall language has been approved, stating, "For overruling on September 14, 2001, the Planning Commission denial of the conditional zoning request from the Michigan Masonic Home for 842 Warwick Drive, meeting held August 4, 2021."

In fact, the City Commission could not "overrule" the Planning Commission, because the planning panel is only advisory on zoning concerns and does not issue rulings.

Opponents have until the end of November to collect signatures from at least 745 Alma registered voters.

Following are pro-con statements gathered by ballotpedia.org:

Mayor Greg Mapes said, "The small, but very vocal, group opposed to the project has repeatedly spoken of their displeasure with the immigration policies of the United States of America, and they attempted to paint the intended clients of the services as convicted criminals. (They are not, and let us acknowledge that our good neighbors have successfully hosted thousands of actual convicted criminals in their prisons for years.) Their argument centered on the City of Alma being able to influence national policy by rejecting this application. Not only would this tail not wag that dog, it will deprive a leading corporate citizen of Alma from achieving the highest and best use of their property as they see fit.

"Our Planning Commission made their recommendation to deny despite the lack of any factual evidence that conditions could not be met. This was wrong, and will establish a disastrous precedent if it is followed."

Recall leader Chuck Murphy said, "They're disrespecting the citizens of the community. ... The Planning Commission turned it down for valid reasons and they decided to overturn it."



EMPTY WARWICK LIVING CENTER WILL TURN INTO A TEMPORARY IMMIGRATION SHELTER

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JULIBETH MARTINEZ DE LA HOZ, RESEARCH SCIENTIST & HISPANIC & LATIN NETWORK (HLN)

## Dow Chemical recognized for STEM excellence and inclusion advancement with 2021 STAR Awards

Midland, MI – Dow recently received two awards from the Society of Hispanic Professional Engineers (SHPE) through their SHPE Technical Achievement and Recognition (STAR) award program.

The Society of Hispanic Professional Engineers focuses on increasing representation of Hispanics in STEM. Every year they host the STAR Awards to honor outstanding professionals for their dedication, commitment, and selfless efforts to grow and advance Hispanics in STEM careers. They also recognize a company and government agency for demonstrating significant, measurable, and visible assistance to further SHPE's programs.

Dr. Julibeth Martinez de la Hoz, research scientist, was selected as a recipient of the Young Investigator Award for her exemplary contributions to Dow's Polyurethanes business. She led the scale up and implementation of a new-to-industry catalyst technology for commercial application. Her work will serve as the foundation for future processes that aim to reduce carbon footprint.

The Young Investigator Award recog-

nizes young professionals for their contributions that help the progress of research in the fields of science and engineering.

The second recognition was given to Dow's Hispanic & Latin Network (HLN), named the Hispanic Employee Resource Group of the Year.

The Hispanic Employee Resource Group (ERG) of the Year recognizes an organization's outstanding Hispanic Employee Resource Group (ERG), specifically its effectiveness in the areas of culture, career, and community; as well as the ERG's dedication to and success in attaining impactful results that foster a diverse and inclusive environment in their workplace.

For over 20 years, HLN's mission has been to promote an inclusive culture and provide development, mentoring, networking, and community engagement opportunities for its members and allies. The ERG has a long-standing relationship with SHPE that includes active participation on their Industrial Partnership Council, collaboration and funding for student and professional development events, and recruitment of talent at their annual national

convention.

"Dow takes pride in the strategic commitments we make towards advancing Inclusion and Diversity in STEM," shared Mauro Gregorio, executive sponsor of Dow's Hispanic and Latin Network employee resource group and business president of Performance Materials and Coatings. "It's an honor to receive these two awards from an organization that is helping build the Hispanic talent pipeline of the future. I am incredibly proud of Julibeth for her outstanding accomplishments and of HLN for this special recognition. This milestone would not have been possible without the tireless efforts our members, sponsors, allies and ERG leadership team."

Julibeth and select leaders representing HLN will be recognized during the SHPE National Convention, happening on November 10 – 14, 2021 in Orlando, Florida.

Learn more about the Society of Hispanic Professional Engineers at <https://www.shpe.org/about-shpe>.



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LATINO BANNER  
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*"This is the day the  
LORD has made;  
We will rejoice and  
be glad in it."*

-- Psalm 118:24



By **PASTOR AUGUSTINE  
DELGADO**  
NEW BEGINNINGS  
MINISTRIES

### A Wonderful Life

It's a blessing to be alive regardless of our current situations. Whether we are healthy, sick, wealthy, or not so wealthy, we may be on the mountain top or way down in the valley.

Our lives are still wonderful. We are alive as long as we wake up, and have breath in our lungs and strength in our bodies to get up on our own. Consider yourself blessed. If you are making triple digits or minimum wage, consider yourself blessed. Living in a mansion on the hills, or in a studio apartment, consider yourself blessed.

With Christ in your life, you have access to a wonderful life.

## Wells Fargo gives 4 tips to help Latina business owners achieve success

As we celebrate Hispanic Heritage month this year, it's a good time to recognize the many contributions of Hispanic small business owners. And there truly are many. Wells Fargo served as lead sponsor of the Latino Donor Collaborative's U.S. Latino GDP Report, which tracks the growing influence of the Latino community within the U.S. economy, and the results are incredibly promising. Latinos contributed \$2.7 trillion to the U.S. GDP in 2021, equivalent to the seventh largest economy in the world, and they're growing 57% faster than the U.S. economy overall. From 2010 to 2019, the U.S. Latino GDP was the third-fastest growing among the 10 largest GDPs in the world, with the U.S. economy ranking fourth. Latinos are also accounting for 68% of the growth in U.S. labor participation. These figures are due, in large part, to Latina business owners. In fact, as of 2019, Latina women owned 18% of all women-owned businesses, and between 2014 and 2019, Latina-owned firms grew 40%. These are significant numbers and show the impact Latina business owners are making on the country's overall economy.

But we all know, small business owners have continued to struggle to stay open given the pandemic's repercussions and continuous fluctuations. While the statistics surrounding Latina-led companies are sobering – twice as many Latina-owned companies experienced closure during the COVID-19 pandemic compared to their male counterparts (30% vs. 16%)<sup>3</sup> – the below tips can help aspiring Latina entrepreneurs stay on a path to success.

#### Develop a business plan

Having a good idea is NOT enough! Developing a business plan\* is the first key step for any business owner. An effective plan can help you prioritize how to spend your time and money, and set measurable goals. It also can help identify current or future obstacles so you can better anticipate and avoid potential risks. For example, with COVID-19 impacts, you may have had to create more online offerings or enhance your digital presence for your business. Some of you may have had to change relationships with supply chains and vendors or reduce hiring. Whatever it was, now's the time for you to review how you've adapted to the current situation, which of these adaptations you want to build upon in the future, and then document it in your plan.

#### Get mentorship support

Latinos are increasingly in advantageous positions to start their own businesses—they're younger, with higher educational attainment: Nearly 90% of Latino Post-Millennials are high school graduates. They're contributing to the labor force in greater numbers, buying more homes, and closing the wealth gap at a rapid rate. But the past year and a half has reinforced what we've always known: It takes a village. As women business owners continue to climb out of the

pandemic impacts, and build from survivability toward recovery and opportunity, connecting with mentors and other experts is one of the most powerful and greatest ways to exchange knowledge, share best practices, and learn from each other. Wells Fargo recently partnered with the Nasdaq Entrepreneurial Center where women entrepreneurs can gain complementary support through its signature Milestone Mapping Coaching Circles\*, a 12-week long mentorship program to help them overcome key business challenges while developing a peer support network and connection to mentors. Women business owners who are interested may apply to participate, and upon acceptance, will be placed in a circle.

#### Find the right guidance and information

Many women may not know where to turn for trustworthy information to support them with critical business decisions. The good news is there are many free resources and tools\* to help educate women business owners. The SBA.gov\* website is another great place to start. It even offers a version of its site in Spanish. Additionally, the Minority Business Development Agency connects women to resources, events and opportunities to help them succeed through its Enterprising Women of Color Initiative\*. Last, the U.S. Hispanic Chamber of Commerce (USHCC)\* has more than 200 local chapters designed to support ambitious Hispanic business owners and also has specific Latina entrepreneur programming.

#### Get credit-ready

Once you've got a business plan, are connected with mentors and other experts, and have done your research, getting credit ready will be a critical next step before obtaining business financing. It's important to work with a bank that offers tools and resources that make financing easier to understand, and a banker who shows you what your business needs in order to get approved for a loan. Before applying for a small business loan or line of credit, your bank will want to see that your business generates steady cash flow, has low levels of debt, and is in a strong financial position in order to manage debt payments. The more you know about what bankers want to see in a credit application, the more prepared you will be to pursue credit for your business. A business plan also may help you obtain business financing. For example, for an SBA loan and some larger business loans and lines of credit, lenders may require a formal written business plan before extending credit.

By creating or updating a business plan, looking into mentorship opportunities, increasing knowledge, and getting credit ready, more Latina entrepreneurs can achieve success.





COURTESY PHOTO

# Day of the Dead (Día de los Muertos)

The Day of the Dead (el Día de los Muertos), is a Mexican holiday where families welcome back the souls of their deceased relatives for a brief reunion that includes food, drink and celebration. A blend of Mesoamerican ritual, European religion and Spanish culture, the holiday is celebrated each year from October 31-November 2. While October 31 is Halloween, November 1 is “el Día de los Inocentes,” or the day of the children, and All Saints Day. November 2 is All Souls Day or the Day of the Dead. According to tradition, the gates of heaven are opened at midnight on October 31 and the spirits of children can rejoin their families for 24 hours. The spirits of adults can do the same on November 2.

## Origins of Day of the Dead

The roots of the Day of the Dead, celebrated in contemporary Mexico and among those of Mexican heritage in the United States and around the world, go back some 3,000 years, to the rituals honoring the dead in pre-Columbian Mesoamerica. The Aztecs and other Nahua people living in what is now central Mexico held a cyclical view of the universe, and saw death as an integral, ever-present part of life.

Upon dying, a person was believed to

travel to Chicunamictlán, the Land of the Dead. Only after getting through nine challenging levels, a journey of several years, could the person’s soul finally reach Mictlán, the final resting place. In Nahua rituals honoring the dead, traditionally held in August, family members provided food, water and tools to aid the deceased in this difficult journey. This inspired the contemporary Day of the Dead practice in which people leave food or other offerings on their loved ones’ graves, or set them out on makeshift altars called ofrendas in their homes.

## Day of the Dead vs. All Souls Day

In ancient Europe, pagan celebrations of the dead also took place in the fall, and consisted of bonfires, dancing and feasting. Some of these customs survived even after the rise of the Roman Catholic Church, which (unofficially) adopted them into their celebrations of two minor Catholic holidays, All Saints Day and All Souls Day, celebrated on the first two days of November.

In medieval Spain, people would bring wine and pan de ánimas (spirit bread) to the graves of their loved ones on All Souls Day; they would also cover

graves with flowers and light candles to illuminate the dead souls’ way back to their homes on Earth. In the 16th century, Spanish conquistadores brought such traditions with them to the New World, along with a darker view of death influenced by the devastation of the bubonic plague.

## How Is the Day of the Dead Celebrated?

El Día de los Muertos is not, as is commonly thought, a Mexican version of Halloween, though the two holidays do share some traditions, including costumes and parades. On the Day of the Dead, it’s believed that the border between the spirit world and the real world dissolve. During this brief period, the souls of the dead awaken and return to the living world to feast, drink, dance and play music with their loved ones. In turn, the living family members treat the deceased as honored guests in their celebrations, and leave the deceased’s favorite foods and other offerings at gravesites or on the ofrendas built in their homes. Ofrendas can be decorated with candles, bright marigolds called cempasuchil and red cock’s combs alongside food like stacks of tortillas and fruit.

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*Día De Los Muertos*

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## + COMMUNITY

# Houghton School housing plan: What's happening?

By MIKE THOMPSON

For the vacant Houghton School's future, unanswered questions remain.

What was happening when the Saginaw County Consortium of Homeless Assistance Providers (CHAP), led by Chairman Dan Streeter of the Saginaw City Rescue Mission, started to consider plans to remodel the 1950s edifice for affordable housing?

What was happening when Streeter and CHAP abruptly disposed of the concept, and canceled an Oct. 12 community meeting at the adjacent Houghton-Jones Neighborhood Center, where the announced purpose was to explain what was happening?

What was happening later on Oct. 12, at the monthly meeting of the 14-member CHAP board? Were the other members aware of the happenings with Houghton School?

At The Michigan Banner, when we visited to report on the board meeting and the earlier morning's cancelation, Streeter indicated only that the board session was "closed to the public." The session lasted for less than a half-hour.

His only public statement to this point has been: "It has become obvious that the Houghton neighborhood has expressed enough hesitation about such a project that we will continue our brainstorming and find a different way to invest funds elsewhere in the community."

The Rev. Willie Casey is the Houghton-Jones neighborhood chairman and pastor of New Hope Missionary Baptist Church on 1721 Tuscola at South 12th, one block from the school site.

He said he planned for the community hearing not in opposition or "hesitation," but simply to seek information, and that he does not understand the sudden pullout.

Casey said, "It's like they have told us that they are going to take their ball and go home, We obviously need some people to invest in our area, but don't come in without informing us of your intentions. Tell us what is happening."

He added, "It's like when the information started to come out, that's when they pulled back."

United Way of Saginaw County has provided staff support and meeting space for CHAP, which formed during the 1980s to promote communication and teamwork among

anti-poverty agencies.

Other than United Way and the Rescue Mission, other member agencies with consortium board reps are Restoration Community Outreach, Habitat for Humanity, the Saginaw Housing Commission, Community Mental Health, Youth Protective Services (Innerlink), Mustard Seed Shelter, Emmaus House, SVRC Industries, Mission in the City, Disability Network of Mid-Michigan, the Veterans Hospital, Legal Services of Eastern Michigan, and the Saginaw County Department of Social Services.

CHAP was prepared to seek \$1.5 million in seed money from new federal anti-poverty funds that are slightly tied to covid relief. City Hall is in line for a record-setting \$52 million and county government for \$37 million. City schools are approved for \$65 million from a separate pot with different rules. Suburbs and small towns also are eligible for shares that are less money, because of lower hardship rates, but still in the millions.

In order to re-purpose Houghton School for housing, CHAP would have needed Board of Education approval to obtain the building. Board President Charles Coleman and member Joyce Seals, former mayor, both were founding organizers of the Houghton-Jones Neighborhood Task Force during the 1990s, prior to gaining elected office.

When Streeter approached the school board earlier this year, Coleman directed him and other CHAP leaders to pursue neighborhood support as a condition for any transaction. He said late on Oct. 12 that he had been aware of neither the neighborhood hearing nor the cancelation.

Seals said the situation potentially could have evolved into a major controversy similar to her mayoral tenure nearly 20 years ago, when Brookwood Park developers on fairgrounds property failed to properly inform Ren-View neighbors of their plans.

Seals and Casey said some Houghton-Jones residents may have been opposed, based on common NIMBY (Not In My Back Yard) feelings that exist in any community, but many would have offered support if they only had been welcomed and informed at the Oct. 12 forum that instead was canceled. Casey said the Houghton-Jones group is seeking ARPA funds for use of the former school's gymnasium and library, both located on the east end of the building near the Houghton Clinic entrance.

CHAP, with a website of [schap.org](http://schap.org), conducts quarterly "member meetings" that are open to the public and the media. The next is listed at 1:30 p.m. Tuesday, Dec. 14, at Hoyt Library.

### Dan Streeter responds

*(All involved were shown advance draft copies of the preceding report and were invited to offer final responses. Here is an answer from Dan Streeter)*



"Nationwide, it has been identified that affordable permanent housing solutions are at an all-time low.

"The federal government has become acutely aware of the situation and is working to release funds into communities to help solve the shortages.

"This funding source will eventually become available in 2022, after the government finishes developing the rules and regulations that accompany receiving such funds.

"Saginaw County Consortium of Homeless Assistance Providers are in the process of how to access those funds for future permanent housing creation in Saginaw County. It has been speculated that as much as \$1.5 million could be allocated to this community.

"The SC-CHAP Board started brainstorming for ideas and ways to invest the funds for permanent housing for those that are in poverty and can't afford housing independently.

"Speculation about the former Houghton Elementary site was discussed at multiple meetings involving multiple community members and partners, and initial planning was launched to identify the feasibility, but as feedback came in and deeper brainstorming occurred, it became obvious that the size of the project would adversely affect the immediate neighborhood, as was shared with our group by local stakeholders.

"At that point of realization it was decided to suspend any further discussion about the site and to go back to brainstorming ideas that could be beneficial to the entire community.

"Concerning our Board meetings, they are not open to the public. Our general member meetings are open to the public and we are always looking for participants and ideas at the general member meetings.

"At the recent Board meeting that you attempted to attend without invitation, you witnessed what has become more of a norm due to the covid pandemic. Many more people are attending their responsibilities by remote access. On that day, three attended in person and nine attended remotely."

## + COMMUNITY



## Slowly but surely, residents learn of big federal bucks for anti-poverty aid

By MIKE THOMPSON

Public awareness of record-setting federal anti-poverty aid to the Saginaw area continues to grow.

This is true even while our main three local recipients -- City Hall (\$52 million), county government (\$37 million) and city schools (\$65 million) -- move slowly toward overall plans for more special needs funding than they ever have possessed, even during the 1960s War on Poverty.

Supporters say leaders are showing constructive caution, while critics call for increased urgency with higher levels of public participation.

The general approach is to bolster and maintain hard-pressed budgets for existing basic services, while at the same time awarding third-party contracts to local nonprofit agencies, similar to block grants, to address specific concerns that may span from child care to teen troubles to young-adult employment.

In one example that knowledge is spreading, support staff at Hoyt Nursing Home are speaking out though SEIU (Service Employees International Union) to receive "heroes pay." This is a provision for workers with the highest covid-19 exposures to receive added pay, both retroactive and current, to compensate for their higher risks.

In the bigger picture, retired District Judge M.T. Thompson Jr. has offered the

first major plan that would require the top three entities to work together. The goal would be to establish "community resource centers" at vacant elementary schools such as Heavenrich and Longfellow, even at Coulter, the city's most isolated. Also included would be First Ward Community Center and other activity locations. He would combine job training for adults, after-school classes for children and teens, recreation and clubs, and health-care clinics and other services for families.

To offer suggestions for community resource centers or to review the initial draft, contact the judge at malikthompson@sbc-global.net.

"After school, with no structured environment, this is where we see the (negative) habits that they develop," he said, recounting his 1950s and '60s Saginaw childhood with abundant places for friends to gather.

He added, "This may be the final time that we have the money and the ability to really do something."

### City, county, schools team up

Thompson made a presentation to the little-known City-School-County Liaison Committee, with delegates from each body, which formed during the 1990s. The original purpose was to spark more cooperation among the primary taxing units. Few results were achieved, other than production of a "Summer in the City" youth

programming guide with a smiling sun on the cover, and an annual spring job fair. Both projects have ceased.

The Rev. Charles Coleman Sr., school board president, repeats the age-old goal "to get the biggest bang for our bucks" by reviving the liaison group for cooperative projects. In late May, he was among the first local officials to speak out when he proposed a top three-way priority for new and existing outreach to young people.

He built upon Judge Thompson's statement with the liaison group, saying a crisis point is at hand: "Our city needs to do something abnormal. We have no other alternative."

City Manager Tim Morales added a reminder, similar to the cautions that local administrators across the nation are offering for exuberant elected officials.

"We still will need to evaluate applications," he said. "It's going to be a long process."

Local leaders have about another year to make decisions gradually, and then two or three added years to invest the funds. For officials who say they still need more knowledge of federal guidelines, U.S. Rep. Dan Kildee said in a Michigan Banner interview that general rules are in place, and that if any local programs encounter questions on eligibility, his office will settle the bureaucracy disputes.

Funds for the city, the county and other local governing units are entitled ARPA, American Rescue Plan Act. For schools, ESSER, Elementary and Secondary Schools Emergency Relief.

### First visible results.

The schools have kicked off plans this fall by recruiting added teachers, including local retirees, to reduce class sizes and expand tutoring, both during school hours and after the mid-afternoon bells ring. Teachers may receive \$29 per hour for devoting extra time. Superintendent Ramont Roberts, in his second full year following a debut hampered by covid, calls this an "interventionist" approach to keep more youngsters and teens on track. The board has not looked closely at expenses, but members have built a \$20 million sur-

**CONTINUES ON PG 13,  
ANTI-POVERTY AID**

## + COMMUNITY

## Continued from pg 12, anti-poverty aid

plus rainy-day account to blend with the ESSER monies.

City schools slightly increased their enrollment to 5,400 this fall, still a far cry from the peak of 20,000 during the Baby Boom at the close of the 1960s.

The City Council has started on an as-needed basis, with the first \$200,000 from ARPA spent to conclude long-awaited demolition of the old Baker-Perkins industrial site on the South Side. Other priorities that council members set during a September planning session at the Temple Theater were infrastructure, crime prevention, neighborhood conditions (abandoned houses and lots), education and health care. These may seem obvious, but otherwise complaints of non-inclusion would have been inevitable.

Meanwhile, the County Board's first public hearing showed how outlying areas may view agendas that are different from prime urban needs. A Frankenmuth-

based proposal would seek a county ARPA startup grant for a fitness facility that would be quadruple the size of Freeland's SportsZone.

In early proposals thus far, along with Judge Thompson's plan:

- The Saginaw NAACP branch recommends setting aside millions for street repairs, public safety, vacant lot cleanups, loans to minority- and women-owned businesses, and support for youth employment projects. Major overhauls would take place at Ojibway Island, the Spray Park that replaced the wave pool, Hoyt Park, and at Morley School Park. Branch President Terry Pruitt has attained loads of experience in public administration, while Veep Carl "Mac" Williams is a former City Council member and state

rep, adding persuasiveness to the proposals.

- The Houghton-Jones Neighborhood Association aims for \$415,000 to expand its facilities to include the gymnasium and the library from the adjacent Houghton School, which has been closed since 2015.
- The Fairgrounds Neighborhood Association seeks unspecified funds to clean up and redevelop the former county fair and horse track site, along with the abandoned Saginaw Manufacturing and Delco Moraine location on East Genesee.

Other groups that will seek funds, with more applicants to gradually emerge, are United Way, First Ward Community Center, Emmaus House and Women of Colors.

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+ COMMUNITY

# Improvements coming to the Dow Event Center parking ramp

Saginaw, MI – To improve your entertainment experience, The Dow Event Center is in the process of renovating its parking structure across from venue. These capital improvements include repairing and replacing the elevators and lighting, and performing structural upgrades to the parking ramp.

While this is in progress, parking for events will be available at the following locations:

- Dow Event Center front lot, 303 Johnson
- 400 lot across from The Dow Event Center, 400 Johnson
- Delta College Lot, corner of Jefferson and Johnson, .1 miles, 3 minute walk
- Commerce Tower, 515 N. Washington, .3 miles, 6 minute walk
- Michigan Works, 312 E. Genesee, .3 miles, 6 minute walk



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# Seen on the Scene: McNair Coughlin Chess Park

An audience of nearly 100 visited New Life Baptist Ministries to dedicate McNair Coughlin Chess Park at Janes and Seventh streets, within the Mission in the City location.

Charles McNair, who died in December 2019, was a longtime educator and community leader who volunteered to teach children how to play chess. While Tom and Brenda Coughlin of Frankenmuth have been original Mission in the City supporters ever since the late Pastor Rufus Bradley began the outreach venture six years ago.

The giant chess table in the ground is permanent, while the large pieces are portable, along with regular size tables and set-ups for group usage.



PHOTOS/MICHAEL WEBSTER

+ COMMUNITY

# 'March by Bus' approach is a success

By MIKE THOMPSON

A first Saginaw attempt at a new form of civil rights marching and assembly worked out favorably, and organizers say they may follow similar plans in the future.

The Ezekiel Project, Saginaw African American Pastors and Parishioners on Patrol worked with STARS to provide bus rides for a "Stop the Violence" event.

The gathering point on a recent Sunday was Bishop Larry D. Camel's New Birth Missionary Baptist Cathedral on Sheridan near Hess. From there, a pair of STARS vehicles provided transport to a quartet of gathering points -- Wickes Park, then Borchard Park (with the gazebo across from the courthouse), then Unity Park (north-east past the former Daniels Heights), then Vet's Park (now named for Lawrence McKinney), then back to the church.

Bus riders included both elders and children, Bishop Camel noted, while separate groups assembled at each location, Total participation exceeded 100 on a rainy Sunday late afternoon.

"We wanted this to be a true community event," notes Jessica Hernandez, Ezekiel's executive director.

She says a key was reaching out in advance to neighborhood pastors near each of the sites, where services and ceremonies took about 15 minutes apiece before the buses moved on.

Picnic groups already were assembled at Wickes Park, and so those patrons received unexpected opportunities to take part.

Organizers will announce various types of events as the winter months arrive.







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- December 11: Cocktail Candy Cane Soiree

For more information or to purchase tickets at [saginawbayorchestra.com/Events](https://saginawbayorchestra.com/Events)

## Saginaw Bay Symphony Orchestra's 21<sup>st</sup> Holiday Housewalk event to kick off the holiday season

Saginaw, MI – The Saginaw Bay Symphony Orchestra (SBSO) is proud to host the 21st annual Holiday Housewalk event! The Housewalk is going virtual again this year! You can enjoy it from the comfort of your home throughout the month of December or attend one of the three "Watch Parties" and enjoy it in the company of friends. The Holiday Housewalk features five uniquely decorated homes. Three are located in Saginaw and two in Bay City. Three iconic Saginaw buildings will be featured as well: The Saginaw Club, the Castle

Museum, and the Saginaw Art Museum.

A key part of Saginaw's holiday festivities, the SBSO Holiday Housewalk raises funds for our great orchestra while giving you a special glimpse into beautifully decorated homes within the Great Lakes Bay Region! Tickets are \$15 and are available for purchase at [saginawbayorchestra.com/events](https://saginawbayorchestra.com/events).

Each ticket purchase will register you in a drawing for a chance to win a door prize. Also included in this year's Holiday Housewalk will be our online Rudolph's

Raffle, featuring merchandise from area businesses.

Please contact the SBSO office at (989)755-6471 ext 2 or by email at [saginawbayorchestra@gmail.com](mailto:saginawbayorchestra@gmail.com) Watch Party" dates, ticket prices, and times are available at [saginawbayorchestra.com/Events](https://saginawbayorchestra.com/Events).

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and be attentive, that  
you may gain insight*

*(Pov. 4:1)*



By **PASTOR RODRICK A. SMITH**  
ZION MISSIONARY BAPTIST  
CHURCH

There is a huge difference between sight and insight. Sight is the power or faculty of seeing. It is the perception of objects by use of the eyes. Having sight is having vision. But insight is an instance of apprehending the true nature of a thing. It is penetrating mental vision or discernment. It is the ability to see into the inner character or underlying truth. Many people possess sight, but are devoid of insight. The road that leads to insight is paved with wise people who share wisdom, knowledge, and understanding with those who listen with attentive ears and hearts. The giving and receiving of wise instruction leads to insight. It has been said that, "A wise man learns by the experience of others. An ordinary man learns by his own experience. A fool learns by nobody's experience." Solomon is concerned that his sons might listen to reason and learn from it. Young people possess sight, but are in desperate need of insight. The elders have already been where the youngsters are going, and must labor relentlessly to pass down wisdom to the next generation. If the younger generation will hear and heed this wisdom, it will gain insight and travel the path that leads to life.



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## + COMMUNITY

## IN MY HUMBLE OPINION



# Lewis Hamilton is the greatest of all time



By **KEN H. SIMMONS, II**  
MANAGING DIRECTOR, KENZO  
PROJECT MANAGEMENT

When I ask most people who the greatest race-car driver of all time is they immediately respond, “Michael Schumacher”. Some do mention Lewis Hamilton but lack the conviction of team Schumacher. In all fairness, as it stands today, both team Schumacher and team Hamilton can make a good case, but in my humble opinion Lewis Hamilton is the greatest race-car driver of all time. Before we review the backgrounds of both men and weigh up their achievements, let’s get a bit of history

on Formula One.

In ESPN’s article entitled, “A brief history of Formula One”, the formula in the name refers to a set of rules that all participants and cars must adhere to and, “can trace its roots back to the earliest days of motor racing, and emerged from the buoyant European racing scene of the inter-war years.” Formula One was dominated by major pre-war manufacturers like Alfa

Romeo, Ferrari, Maserati, Mercedes Benz, and a few privateers. The idea for a driver’s championship was first discussed in the late 1930s, but the plans had to be shelved due to World War II.

Finally, in 1950, all the plans came together and in May the first world championship race was held at Silverstone motor racing circuit in England. Giuseppe “Nino” Farina (Italian) won the first title, but the most dominant driver in the 50s was Juan Manuel Fangio (Argentine), “who won the drivers’ championship in 1951, 1954, 1955, 1956 and 1957 with [four] different manufacturers.” Mike Hawthorn’s championship win in 1958 ushered in an era of British and Commonwealth dominance that saw legends Jack Brabham, Jim Clark, Jackie Stewart, and three other drivers win thirteen drivers’ championships titles between 1958 and 1973. The British team also led the way in commercializing the sport when in 1968 “they were the first to carry advertising on their cars.”

Formula One, branded as “F1”, is the highest class of open-wheeled auto racing as defined by the Fédération Internationale de l’Automobile (FIA), the world governing body of motorsport. A series of races, known as Grand Prix, held on purpose-built circuits (race tracks) and occasionally on closed city streets make up each F1 World Championship season. Through a points system based on individual Grand Prix results, the FIA presents the most successful F1 driver with the World Drivers’ Championship at its official Prize Giving Ceremony at the end of each season. The

World Championship is won when it is no longer mathematically possible for another competitor to overtake the points of the leader regardless of the races remaining in that season.

The record Fangio set winning five championships in the 1950s (ages of 40 to 46) stood unshaken for more than three decades until a young Michael Schumacher (25) started his reign at the top of the driver standings winning his first championship in 1994 and completing his record breaking career with seven championship wins in 2004. Four years later, an even younger Lewis Hamilton (23) won his first championship and today he is the 2020 defending champion. Both Hamilton and Schumacher hold the record for the most World Drivers’ Championships having each won the title seven times.

Michael Schumacher, born 03 January 1969, is a German race-car driver who started his career as most do with an interest in go-kart racing. His father, Rolf, managed a local go-kart track and enthusiastically supported his son. In 1984 and 1985 a teenaged Schumacher won the German junior karting championship, and in 1987, at age 18, he won the German and European karting titles. After that he left karting and spent two years driving Formula Three (F3) cars in preparation for his graduation to the big league in 1991. Schumacher started his career in F1 with the Jordan team and after a year switched to Benetton, which was a good move because he won the World Drivers’ Championship in 1994 and 1995 with that team. In ’94, he was the second youngest driver at 25 years, 314 days to be a F1 World Champion (Emerson Fittipaldi was champion at 25 years, 303 days in 1972).

The name Michael Schumacher and that of his next team, Ferrari, became synonymous with winning at the turn of the century. After a promising start finishing third in 1996, Schumacher suffered a broken leg in a crash in 1999 that kept him out of the remainder of the season. Known to be fiercely competitive, I can only imagine how that setback motivated him to come

**CONTINUES ON PG 23, LEWIS HAMILTON**

## Continued from pg 22, Lewis Hamilton

back stronger and faster, and that he did. In 2000, Schumacher won a third World Drivers' Championship, "which was Ferrari's first drivers' title since 1979", according to Britannica. That win was the first in a series of five consecutive record-breaking world championships from 2000 to 2004. Schumacher's grand total of seven F1 titles finally broke Fangio's record that stood for nearly 50 years by that time, and in the course of doing so set the record for most consecutive drivers' titles (5). In 2002 at the French Grand Prix, he set the record for earning the championship with most Grand Prix circuits left in a season, which was six. He still holds both records to this day. By the time Schumacher retired at the end of the 2006 season, "he had 91 F1 Grand Prix race victories to his name, which shattered the previous record of 51, held by French Driver Alain Prost" since 1993.

Not only did Michael Schumacher have unprecedented success on the track, he was one of the best paid athletes in the history of the sport. At the peak of his career, "his annual income was estimated at \$100 million" through prize money and endorsements combined. In 2002, Schumacher was named special ambassador for UNESCO and later made headlines for donating \$10 million to the Indian Ocean tsunami relief effort of 2004 making him known for his charitable efforts. While skiing in France in December of 2013, Schumacher fell badly and hit his head on a rock. Even though he was wearing a helmet, he sustained significant brain injury and was placed in a medically induced coma for about a year. His survival is nothing short of miraculous, but the road to recovery has been slow. According to the most recent reports, Schumacher is paralyzed, in a wheelchair, and rehabilitating at home in Gland, Switzerland with his family.

British race-car driver, Lewis Carl Hamilton was born in England on 07 January 1985. He is mixed-race (Black father and white mother) but self identifies as Black making him the first and only Black driver to race and compete in F1. We mustn't forget or let this overshadow the achievements of pioneering race-car driver, Willy T. Ribbs who was the first Black and only African-American to test drive a Formula One car in 1985, and was the first African-

American to race in the Indianapolis 500 in 1991 during its 75th anniversary year.

Lewis Hamilton's first contact with motorsport was through remote controlled (RC) cars. When Hamilton was just 6 years old, his father Anthony bought him a RC race-car and he became runner-up in a national RC racing championship. He is quoted in his bio on RaceFans.net saying, 'I was racing these remote-controlled cars and winning club championships against adults'. His father wondered if Lewis' skills would transfer to full-size motorsport, and at age 8 Hamilton started karting. In just two years, he won the British Kart Championship. At 10 years old, Hamilton already had a vision. At an awards ceremony in 1995, he introduced himself to McLaren team boss Ron Dennis. He asked for an autograph and said, 'Hi. I'm Lewis Hamilton. I won the British championship and one day I want to be racing your cars.' Dennis wrote, 'Phone me in nine years, we'll sort something out then' in Hamilton's autograph book. That bold move earned him patronage and support of one of the top F1 teams, and in 1998 he was officially signed to McLaren's development program; the youngest driver (13) to be contracted by an F1 team. Thirteen years after his bold introduction, Hamilton (23) became the first Black driver to win the F1 World Drivers' Championship and youngest at the time.

According to Britannica, "From 1998 to 2000 he won European and world karting championships, and at age 15 he became the youngest-ever driver to be ranked number one in the sport." In 2001, Michael Schumacher (32) made a guest appearance at a karting exhibition in Germany. Hamilton (16) got his first chance to race against the four-time F1 world champion, but the checkered flag went to the Ferrari star as expected. After that, Hamilton's karting apprenticeship was over and he started racing cars. His path to F1 was well laid out spending two years in the Formula Renault race series (2003 champion), two years in F3 (2005 champion), and winning the title in the one season (2006) he competed in GP2 (Grand Prix 2).

As a rookie with the McLaren F1 team in 2007, Hamilton came second in the world championship only one point behind the winner, Kimi Räikkönen. The

following year is when he made F1 history as previously mentioned. Hamilton decided to join the Mercedes-Benz F1 team in 2012, and like Schumacher the two names have redefined winning for nearly a decade in the 21st century. In the 2020 season, Hamilton recorded his seventh World Drivers' Championship tying Schumacher and breaking one of his records, Most Wins, by winning 95 races. In addition to Most Wins, Hamilton holds more than a dozen other records, including Total Pole Positions, Most Podium Finishes, and Most Entries with a Single Engine Manufacturer to name a few. The 2021 Driver Standings have Hamilton in second place and with six races remaining he is poised to win his eighth world championship, which would make him the undisputed greatest of all time.

I believe he has reached that status already because not only has he matched and/or beaten Schumacher's records, he has done it while being subjected to racism his whole life and entire racing career. The most recent incidence followed hours after Hamilton's record eighth British Grand Prix victory in July 2021 when he was bombarded with racist messages on social media, including monkey emojis.

I wrote about racism destroying the world in this very column also in July, and I applaud the FIA, Formula One, Mercedes-AMG Petronas F1 Team, Hamilton, and other teams and drivers for releasing statements and condemning racist behavior in the strongest possible terms. Hamilton and the Royal Academy of Engineering launched The Hamilton Commission in June 2020 and recently published its first report making 10 recommendations to increase the number Black people in motorsport. Among the recommendations are asking F1 teams and other motorsport organizations to take the lead in implementing a diversity and inclusion charter for motorsport, creating a new innovation fund for Black students, supporting new approaches to increase the number of Black teachers in STEM projects, and launching scholarship programs to help Black graduates with degrees in engineering to progress to motorsport roles.

So, I if I asked you again who the greatest race-car driver of all time is, would you agree with me or not?

## + COMMUNITY

# Saginaw Spotlight:

## Bishop Timothy D. Holden, Sr.

**B**ishop Timothy D. Holden Sr, is the founder and Senior Pastor of Anointed Temple Ministries. Come Out Stay Out T.D. Holden Jail & Prison Ministries, and T.D. Holden Real Estate Development and Investment, LLC.

Bishop T.D. Holden was born and raised in the city of Saginaw MI to a loving and devote Christian family. As a baby, his mother and grandmother realized very early on that he was chosen by God for greatness. He had a smile that would light up every room and an undeniable enthusiasm. But inner-city environment would provide its own set of obstacles and victories.

As a young man he encountered challenges learning in school, but his desire to go beyond the streets of Saginaw and experience a better life fueled him. He went on to secure a position for many years as a custodian within the Saginaw Public School District where he forged many relationships and respected the value of discipline and good work ethic.

His consistency and diligence gained the attention and respect of his Pastors at Word of Faith Int'l Ministries and he served faithfully for many years as both Armourbearer and Youth Pastor. He embraced God's calling and attained his certificate of Chaplaincy at U of M Flint.

While providing for the needs of his growing family, son TJ and daughter Kolby, he took interest in a career in real estate investing. He quickly acquired many properties and soon became a pillar of inspiration and hope to those around him.

Unfortunately, poor judgment and bad business relationships would later cause him to lose almost everything. Including his family and the respect, he had gained within his community. This experience with embarrassment and shame would shake him but not break him.

The reality of facing 2-10 years of incarceration was an interruption in his life that he did not expect. Even though he was imprisoned, he prayed, he fasted, he studied, he re-evaluated his life. Then one day, looking out into the yard, upon as he describes, "the sea of men" he was stirred his

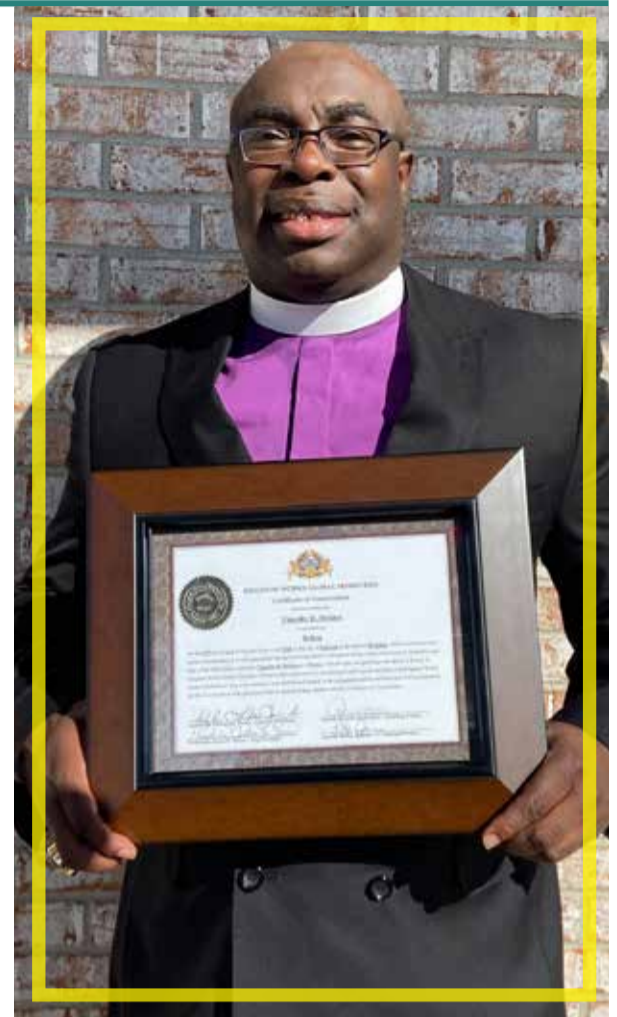
heart. T.D. Holden recognized that "there were more men in the penitentiary than in the churches and colleges." That was a defining moment. He determined to minister with the same enthusiasm he had as if free. And, the anointing on his life showed up within the prison, and lives were changed. God's favor was revealed and T.D. Holden only served 3 years.

Since his release from prison in 2009, his sole focus has been on rebuilding his life. He acquired employment at General Motors, Saginaw City Rescue Mission, and even in Detroit. Seeking to change his environment he relocated to Texas and briefly worked on the oil fields.

In 2014, he received a prophetic call to return to Michigan to receive his inheritance. After careful consideration, he finally embraced the prophecy and moved back to Michigan. The fire was rekindled, and A.T.M. (Anointed Temple Ministries) was re-ignited. With a fire for God's people and a few members meeting each week, his drive would not be contained. He connected with colleagues and ministries within Saginaw, Detroit, and Flint. Soon he was holding several speaking engagements, ministering to men and women in jails and prisons. Distributing food and clothing to the less fortunate within the community. Sharing the good news of the gospel and his testimony to whoever would listen.

2017 was the launch of the T.D. Holden Jail & Prison Ministries and the "Come Out, Stay Out" program. That event was held in Saginaw to celebrate men, women, and youth who were once offenders, yet successfully dispelled stigmas. They are doing the work to rebuild their communities, creating and investing in businesses, returning to school, and learning a skill or trade. They are mentors, ministers, husbands, and wives that follow their dreams and goals. And, their stories of resilience inspire, uplift, and encourage others. Proving God gives the grace to come out and stay out!

The event was a such success and sparked excitement to make this an annual event, that would go beyond the city of Saginaw and recognize the accomplish-



BISHOP TIMOTHY D. HOLDEN, SR.

ments of returned citizens in other cities and states. The state of Michigan was so proud of T.D. Holden's efforts that they awarded him with a plaque of "Special Tribute."

T.D. Holden was named Bishop-Elect in 2019. And, despite the hurdles the Pandemic would bring in 2020, he was consecrated as Bishop by Apostle LeAndrew Tyson of Kingdom Works Global Ministries.

Bishop T.D. Holden has made several appearances on both radio and television. He appeared on TCT Network, Impact Network, and Global Fusion Network, just to name a few. His broadcast appearances include The Word Network Radio Station, WHPR Detroit Live 88.1. "The Marketplace Connection" of Southfield, MI and "Recovery Today" Detroit.

Most recently, Bishop T.D. Holden has been sworn as Deputy of Genesee County, by Sheriff Christopher Swanson, City of Saginaw Advisory Commissioner Police. "Bishop T.D. Holden's passion for God and love for God's people charge him every day. He is a living testament to his mantra, Butterflies take up more space, but bees get the most honey."



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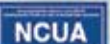


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+ COMMUNITY

# Community Immunity partners to host "Shot in the Park"

Community Immunity partners Saginaw African American Pastors (SAAP), Great Lakes Bay Health Centers and Great Lakes Bay Hispanic Leadership Institute will host "Shot in the Park" on Oct. 23.

The event will take place from noon to 4 pm at Hoyt Park on South Washington Avenue in Saginaw, next to the Saginaw Children's Zoo. The day will include fun for families and the opportunity to receive the COVID-19 vaccine in a friendly, outdoor environment. Activities will include food trucks and a live remote with Kiss 107.1 FM. The event also will feature T-shirts and personal protection kits for attendees, as well as incentives including Zoo Boo tickets for those receiving vaccines.

Great Lakes Bay Health Centers (GLBHC) is partnering with the Saginaw African American Pastors (SAAP) and the Great Lakes Bay Hispanic Leadership Institute in the Community Immunity initiative to promote COVID-19 vaccination to the public of Saginaw County. This effort is supported by a grant from Michigan Primary Care Association to continue vaccine outreach through March 2022.

The event is free to attend and Moderna vaccines will be available for those 18 and older and Pfizer vaccines will be available for those 12 and older.

GLBHC has administered more than 17,000 doses of COVID-19 vaccine this year, to patients and to the community. The vaccine and COVID testing is available to all patients at their primary care centers and to the public at daily drive-through clinics in Saginaw and Bay City.

**SAAP** SAGINAW AFRICAN AMERICAN PASTORS

**Great Lakes Bay Health Centers**  
Quality Healthcare for Everyone

**Hispanic Leadership Institute**  
The Great Lakes Bay

*Unity is Necessary to reach*  
**Community Immunity**

*Great Lakes Bay Health Center will be providing COVID-19 Vaccines & Information Moderna ages 18 and up Pfizer ages 12 and up*

**Saturday, October 23, 2021**  
**12pm - 4pm**

**ZOO BOO**  
Family Tickets (Vaccine Recipients Only)

**Gift Cards**  
Personal Protection Packages

**unity community immunity**  
T-Shirts

**Food Trucks**

**Hoyt Park**  
S. Washington Ave, Saginaw, MI. 48601



Bavarian Inn Lodge & Restaurant

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- |               |                   |              |
|---------------|-------------------|--------------|
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| Reservations  | Cooking Positions | Fun Center   |

**OCTOBER 23, 2021**  
9:30am - 12:30pm

**Willie Thompson Middle School**  
3021 Court St, Saginaw, MI 48602

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- ✓ Be able to describe the heart

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**FREE EVENT**

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Flint Alumnae Chapter, MI

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Saturday  
October 16, 2021

**FEATURED BUSINESSES**

<p><a href="http://www.mauritasesentials.com">www.mauritasesentials.com</a> Discount Code: FACDST</p>	<p>620 S. Saginaw St. Flint, MI 48502 11AM-5PM</p>	<p>Flint Farmer's Market 9AM-5PM</p>
<p><a href="http://www.NaimasCrownLLC.com">www.NaimasCrownLLC.com</a> Discount Code: FACDST</p>	<p>132 W 2nd St Flint, MI 48502 Sip &amp; Shop @ 5PM</p>	<p>555 Saginaw St #103 Flint, MI 48502 (810) 422-9568</p>

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[Walida.Britton@gmail.com](mailto:Walida.Britton@gmail.com)

## + HEALTH



COURTESY PHOTO

# Prescription drugs covered by medicaid health plans topic of Oct. 18 meeting

Lansing, MI – The public is invited to attend an Oct. 18 meeting regarding the list of prescription drugs covered under Michigan's Medicaid health plans.

This list is known as the Medicaid Health Plan Common Formulary.

The annual Michigan Medicaid Health Plan common formulary stakeholder meeting will be held virtually this year due to COVID-19 from 9:30 a.m. to noon using Microsoft Teams.

Attendees can join on Teams or for audio only call 248-509-0316, Conference ID 131 416 299#.

The Michigan Department of Health and Human Services (MDHHS) in 2016 created the common formulary to streamline drug coverage policies for Medicaid and Healthy Michigan Plan beneficiaries and providers. The common formulary is required in state law and in the Medicaid health plan contract to ensure that prescription drugs are common across all contracted plans.

Medicaid health plans may be less restrictive - but not more restrictive - than the coverage in the common formulary for products not on the Michigan Preferred Drug List, which is a subset of the drugs listed on the common formulary.

Effective Oct. 1, 2020, the common formulary coverage for products began aligning with the Michigan Preferred Drug List - including any prior authorization and step therapy requirements. This initiative has resulted in significant savings to the State of Michigan and has further streamlined and maintained consistency of drug coverage across Managed and Fee-For-Service Medicaid.

The purpose of the meeting is to provide an annual forum for the public, stakeholders and interested parties to comment on the prescription list. The forum is in addition to the quarterly written public comment periods.

"MDHHS wants Michigan Medicaid and the Healthy Michigan Plan to meet the

health needs of residents who are enrolled in these programs," said Kate Massey, MDHHS senior deputy director for Medical Services Administration and Medicaid director. "We value what they have to say - as well as what providers and other stakeholders have to say.

This feedback is valuable as we make decisions about how to improve the health of Michiganders."

Anyone who plans to attend should notify [krepd@michigan.gov](mailto:krepd@michigan.gov) no later than Thursday, Oct. 14 and is asked to request special accommodations if needed to join the meeting. Find more information about the common formulary, including the list of covered prescription drugs, at [michigan.gov/MCOpharmacy](http://michigan.gov/MCOpharmacy).

Anyone unable to attend can submit questions or comments to the Common Formulary mailbox at [MDHHSCommonFormulary@michigan.gov](mailto:MDHHSCommonFormulary@michigan.gov).

# Social Security announces 5.9 percent benefit increase for 2022

By **VONDA VAN TIL**  
SOCIAL SECURITY PUBLIC AFFAIRS  
SPECIALIST

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 5.9 percent in 2022, the Social Security Administration announced today.

The 5.9 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2022. Increased payments to approximately 8 million SSI beneficiaries will begin on December 30, 2021. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the

increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$147,000 from \$142,800.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. Most people who receive Social Security payments will be able to view their COLA notice online through their personal my Social Security account. People may create or access their my Social Security

account online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Information about Medicare changes for 2022, when announced, will be available at [www.medicare.gov](http://www.medicare.gov). For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2022 are announced. Final 2022 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and my Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. To read more, please visit [www.socialsecurity.gov/cola](http://www.socialsecurity.gov/cola).

**"I WOULDN'T  
WORK  
ANYWHERE  
ELSE."**

**Rosalind Williams**  
*Registered Nurse*

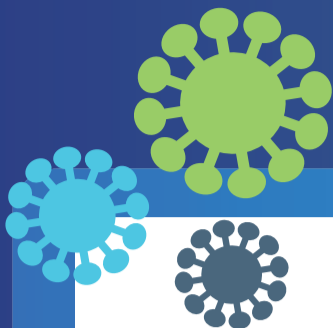


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**COVENANT**  
HealthCare



Great Lakes Bay Health Centers has touched more than **118,000 LIVES** during the COVID-19 crisis – in patient care and community outreach with testing and vaccines.

  
**55,884**  
COVID-19 TESTS  
ADMINISTERED  
IN 2020-2021 (AS OF JUNE 3, 2021)

Great Lakes Bay Health Centers (GLBHC) began offering community COVID-19 testing in March 2020 outside centers in Saginaw, and expanded to Bay City and Bad Axe. During the summer and fall, we partnered with churches and other community partners to bring testing to neighborhoods with "popup" events. We shifted testing to drive-thru access and do not require a doctor's note or symptoms. Staff supported this effort on every level, including making calls to share test results. GLBHC added free Influenza community clinics through the fall of 2020. Volunteers have supported testing and vaccines.

  
**15,091**  
COVID-19 VACCINE DOSES\*  
ADMINISTERED  
IN 2021 (AS OF JUNE 3, 2021)

The Moderna vaccine was first made available to GLBHC staff in January 2021. Through the winter, staff worked with local health departments to administer vaccines to school professionals. The centers started receiving direct shipments of vaccines in March 2021, and began offering appointments to patients. GLBHC also began planning pop-up events at churches and other locations to access hard-to-reach populations. By April, the vaccine team had set up drive-thru vaccine clinics in Saginaw and Bay City and weekly clinics at the UAW Hall in Saginaw. Soon the public could access the vaccines without an appointment. Outreach continues into the summer, with young adults and teens becoming a focus.  
*\*individuals each receive two doses*

TOTAL GLBHC PATIENTS SERVED IN 2020:



**50,270 PATIENTS**

RECEIVING MEDICAL, DENTAL, BEHAVIORAL HEALTH CARE AND OTHER VISITS

The COVID-19 shutdowns required centers to limit in-person visits in March-May 2020, but we never closed. Within two weeks, GLBHC had telehealth visits operational to stay in touch with patients. Before 2020, there were no virtual visits offered.

**218,852**  
TOTAL VISITS IN 2020  
**154,258** IN CLINIC  
**64,594** VIRTUAL

BEHAVIORAL HEALTH SERVICES

COVID increased stress and demand for behavioral health services in 2020. Staff reached out to schools and saw increased referrals for children and teens.

**10,894**  
BEHAVIORAL HEALTH SERVICES PATIENTS  
**18,881** IN CLINIC VISITS  
**23,943** VIRTUAL VISITS

**319**  
SUBSTANCE USE DISORDER TREATMENT PATIENTS  
**1,971** IN CLINIC VISITS  
**1,758** VIRTUAL VISITS

**16,953**  
**8,730** PATIENTS 12 & OLDER SCREENED FOR DEPRESSION  
of these patients who screened positive for depression and had a follow-up plan documented

DENTAL CARE

GLBHC dental centers were some of the only dental clinics open during quarantine to emergency care for patients experiencing pain or infection.

**EMERGENCY** 7,797 PATIENTS > 9,190 VISITS  
**TOTAL** 15,786 PATIENTS > 37,397 VISITS

CHRONIC HEALTH MONITORING = BETTER OUTCOMES

During quarantine, GLBHC used grant funds to provide at-home monitoring kits to patients with COVID symptoms. The kits included blood pressure monitors and pulse oximeters to track oxygen levels. Telehealth visits were a lifeline for care management nurses to keep in touch with patients with chronic health conditions. Pharmacy staff made medication deliveries. A new Respiratory Clinic allowed staff to safely care for patients with COVID symptoms in person.

**5,030** DIABETES PATIENTS  
3,278 patients with A1C levels under control  
**11,707** HIGH BLOOD PRESSURE PATIENTS  
6,968 blood pressure under control with medication

+ HEALTH

# Additional October emergency food assistance benefits related to pandemic to be issued

Lansing, MI – All Michigan families who are eligible for food assistance benefits are receiving an additional monthly payment in October in response to the COVID-19 pandemic, the Michigan Department of Health and Human Services (MDHHS) announced today.

More than 1.25 million Michiganders in close to 700,000 households will receive additional food assistance benefits.

Eligible clients will see additional food assistance benefits on their Bridge Card from Oct. 23 through Nov. 1. These benefits will be loaded onto Bridge Cards as a separate payment from the assistance that is provided earlier in the month.

"Helping families address food insecurity during the pandemic is one of MDHHS's top priorities," said Lewis Roubal, senior deputy director for opportunity. "With help from our federal partners, we are helping families put more nutritious food on the table."

Some Michiganders began receiving addi-

tional food assistance in April 2020 after the beginning of the pandemic that started the month before. In May 2021, all eligible households began getting extra monthly benefits. Federal approval is necessary every month.

All households eligible for SNAP receive an increase of at least \$95 monthly, even if they are already receiving the maximum payment or are close to that amount. Households that received over \$95 to bring them to the maximum payment for their group size will continue to receive that larger amount.

Below are the maximum allowable benefits for SNAP customers based on their respective household size:

One Person: \$250	Two Persons: \$459
Three Persons: \$658	Four Persons: \$835
Five Persons: \$992	Six Persons: \$1,190
Seven Persons: \$1,316	Eight Persons: \$1,504

The federal government is providing addi-

tional funding to states for food assistance under House Resolution 6201, the Families First Coronavirus Response Act.

Eligible families do not need to re-apply to receive the additional benefits. People who receive food assistance can check their benefits balance on their Michigan Bridge Card by going online to [www.michigan.gov/MIBridges](http://www.michigan.gov/MIBridges) or calling a consumer service representative toll-free at 888-678-8914. They can ask questions about the additional benefits by calling or emailing their caseworker.

Customer service is available 24 hours a day, seven days a week. Spanish and Arabic service is available. If you are deaf, deafblind, or hard of hearing or speech-impaired, call the Michigan Relay Center at 7-1-1.

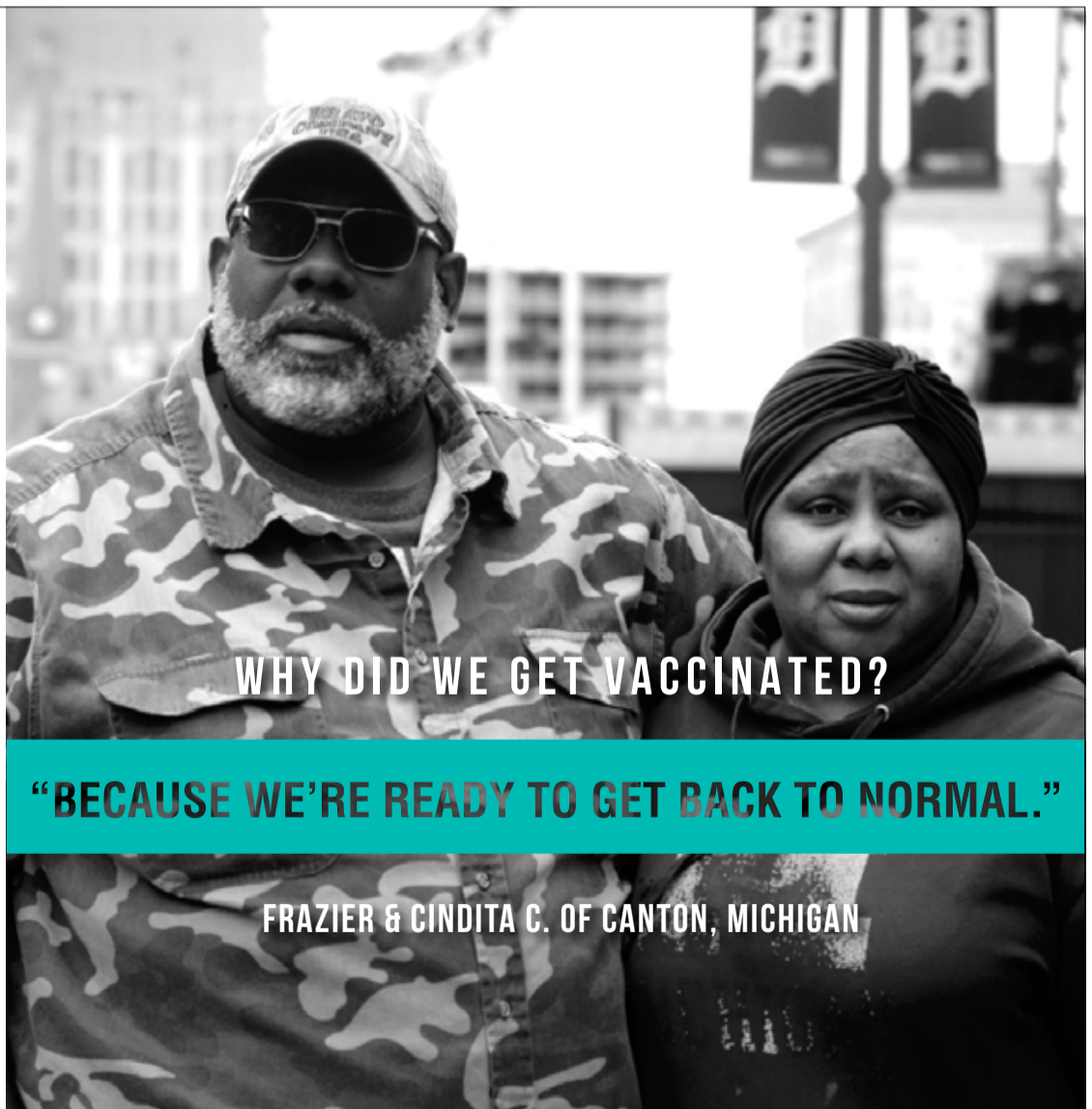
Information around the COVID-19 outbreak is changing rapidly. The latest information is available at [Michigan.gov/Coronavirus](http://Michigan.gov/Coronavirus) and [CDC.gov/Coronavirus](http://CDC.gov/Coronavirus).

## The COVID-19 vaccine will help us get beyond this pandemic.

There are so many things Cindita and Frazier missed in the last year: celebrating big holidays, going to movies, being with friends and family. They hunkered down in the house, life just stopped. They saw firsthand how COVID took away strong, vibrant lives. Which is why they believed it was so important to get vaccinated to get back to normal.

The vaccines have been tested for safety and are trusted by doctors.

Find your vaccine at [Michigan.gov/COVIDvaccine](http://Michigan.gov/COVIDvaccine). Call 211, or text your zip code to 438829.



WHY DID WE GET VACCINATED?

“BECAUSE WE’RE READY TO GET BACK TO NORMAL.”

FRAZIER & CINDITA C. OF CANTON, MICHIGAN

## + EDUCATION



COURTESY PHOTO

# SME Education Foundation, Saginaw Intermediate School District, and the State of Michigan Team to inspire, prepare high school students for careers in manufacturing

Saginaw, MI – Seven schools within the Saginaw Intermediate School District (ISD) became part of the SME Education Foundation PRIME school initiative with a grant from Michigan's Marshall Plan for Talent. Legislation signed into law in June 2019, the Marshall Plan for Talent, is a partnership between educators, employers and other stakeholders that was designed

to improve the state's talent pipeline.

The PRIME initiative celebrated its formal launch on Friday, Oct. 15 at an event at the Saginaw Career Complex (2102 Weiss St., Saginaw, MI 48602). Speakers include Michigan State Senator Ken Horn, the SME Education Foundation, Saginaw Intermediate School District officials, and Saginaw area manufacturers.

Through the Foundation's Partnership Response In Manufacturing Education (PRIME) initiative, schools are provided a curriculum tailored to give students hands-on training on modern, industry-standard equipment that allows them to explore futures in manufacturing, engineering and STEM-related careers aligned with manufacturers' needs. Since 2011, SME PRIME schools have been initiated in 63 communities across 22 states, creating opportunities for thousands of students with 17 SME PRIME schools located in Michigan.

"SME PRIME schools are central to our commitment of inspiring, preparing and supporting young people," said Rob Luce, SME Education Foundation vice president. "The work done through this partnership with Saginaw schools, employers and the State of Michigan is groundbreaking, and underscores a common need, purpose and direction."

Key metrics reviewed from schools responding to a recent study indicate that the SME PRIME schools initiative has resulted in 89% of students directly entering the manufacturing workforce, training in an apprenticeship position or pursuing postsecondary education in engineering or manufacturing disciplines.

SME PRIME resources at the Saginaw Career Complex will serve participating schools within the Saginaw ISD. An additional 6 institutions provide resources to students in their respective communities at Swan Valley High School, Birch Run High School, Hemlock High School, Freeland High School, Heritage High School and Merrill High School.

"Our district works every day to prepare and provide opportunities for all of our students," said Jenny Geno, Executive Director of Career and Technical Education for Saginaw ISD. "We now have the curriculum and equipment to get students excited about careers in manufacturing!"

There are more than 10,000 manufacturing employees in Saginaw.



## + EDUCATION



COURTESY PHOTO

## USED approves Michigan's education plan for American Recovery Plan funding

Lansing, MI – The United States Department of Education (USED) approved Michigan's education plan for the federal American Recovery Plan Elementary and Secondary School Emergency Relief (ARP-ESSER) funding, freeing up \$1.24 billion for Michigan schools, according to the Michigan Department of Education.

U.S. Secretary of Education Miguel Cardona approved the plan that will complete the allocation of \$3.72 billion in federal ARP funds to Michigan. Nearly \$2.5 billion was released to Michigan in March and the remainder released today with the approval of Michigan's ARP ESSER plan.

"This investment in Michigan's schools will help our kids thrive and ensure teachers and staff have the resources and support they need," said Governor Gretchen Whitmer. "I am grateful to Senators Stabenow and Peters, along with all of the Democratic members of Michigan's congressional delegation, for working to pass this funding in the American Rescue Plan, which we included in the education funding bill I signed earlier this summer making the largest K-12 investment in state history without raising taxes. That bill closed the funding gap between schools in Michigan and delivered critical mental health resources. Together, we can continue putting Michiganders first and get things done that make a real difference in their lives."

State Superintendent Dr. Michael Rice said, "Our state ARP plan will help Michigan students better rebound from the

disrupted learning that they experienced during the past year. I am very pleased that Secretary Cardona and the U.S. Department of Education approved our state plan and released the remaining \$1.24 billion in federal funds for Michigan schools to improve our schools in myriad ways for children."

These funds reimburse school districts to support safe, in-person instruction and meet the social, emotional, mental health, and academic needs of students-with a focus on the students most impacted by the pandemic.

The approval of Michigan's ARP plan will allow for the use of \$363 million in state equalization payments appropriated to districts that did not receive \$1,093 per pupil in their ARP ESSER formula allocation. That formula allocates 90 percent of the ARP ESSER funds based upon federal Title I, Part A distributions defined in federal law.

### Michigan's plan includes:

- **Returning to In-Person Learning in 2021:** All traditional public school districts are operating predominantly in-person this year, and all students have access to in-person learning.
- **Safely Reopening Schools and Sustaining Safe Operations:** MDE has promoted collaborative partnerships between districts and local health departments to conduct vaccination clinics. In partnership

with the Michigan Department of Health and Human Services (MDHHS), the MI Safe Schools Testing Program supports schools in providing COVID-19 testing to allow for safe, in-person learning. MDHHS is providing over \$24 million in additional federal funding to school districts and local public health departments to hire 220 Health Resource Advocates to effectively support school-based COVID-19 testing and reporting.

- **Addressing the Academic Impact of Lost Instructional Time and Expanding Summer and Afterschool Programs:** School districts that receive state reserve funds will select evidence-based interventions that address the academic and social-emotional needs of their student populations that are most impacted by the pandemic. Districts will complete additional budget information and documentation on how they will use ARP ESSER funds for students disproportionately impacted by COVID-19.

Local school districts will have until 2024 to use their allocated funds and will submit their plans for the use of the funds to MDE by December 14, 2021.

## + EDUCATION



COURTESY PHOTO

# Bullying



By **CRAIG DOUGLAS**  
RETIRED EDUCATOR

October is designated as “Bully Prevention” month. It is good to focus on bullying because it continues to be a societal challenge.

The truth is, all of us have a role in identifying those acting out as bullies. For teachers, they have a pivotal role in educating students why bullying is damaging both to the child being bullied but also to the one who is doing the bullying. Lessons can be designed and delivered to all ages of young learners, about how to cope with bullying. Much effort is made to help educate youngsters the harm that comes from bullying and how important it is for students to act rather than ignore, when it is seen.

For parents, they too have a vital role in educating their child about what a bully is and how they should be addressed. Par-

ents have a responsibility to act, rather than ignore, bullying.

What are some tips to consider by all of us, parents/grandparents & educators?

**1st, realize bullying often involves the Internet.** “Cyberbullying” is frequently involved in the type of harassment that is associated with bullying. For school personnel, this means paying attention to what is said and done on the computers and electronic notepads used at school. For parents, it is even more important to keep informed about what websites are being visited by your child and what messages are being sent by email or text to classmates. Student privacy should not be allowed; instead, parents need to be informed about how their child is using the Worldwide web.

**2nd, watch for signs that a child is troubled and perhaps, being picked on.** Are there changes in mood? Academic? Extra-curriculars? What about peers, any old friends drifting away or a sudden change in physical appearance? All of these may mean nothing or one or more can be clues that lead to a bullying situation.

**3rd, once identified, report the bullying to authorities** that may include but are not limited to school leaders, school liaison officers, social workers or guidance counselors, and law enforcement (such as local police, sheriff, or state police). Resist the temptation to ignore the bullying; set aside fears about “what people will think” or “not wanting to stir up trouble.”

One needs to act upon it, rather than rationalize letting it go.

Stand up against bullying. Take a stand that bullying is not acceptable and will not be tolerated. Be vocal about bystanders, they can unwittingly encourage bullying if they sit back and watch. Instead, refuse to watch and instead, take action to call out the misbehavior for what it is, totally unacceptable.

Resources:

<https://www.youtube.com/watch?v=vtfMzmkYp9E&list=PLuxT6Ef3SEzgmIHDnuz8W1aMwf8oGlqsv>

<https://www.youtube.com/watch?v=oibdOb--AWs&list=PLuxT6Ef3SEzgmIHDnuz8W1aMwf8oGlqsv&index=2>



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*Schedule your visit with Carmen Stricker, who will be available at our Riverfront Saginaw Center from 8:30 a.m. to 4:30 p.m. every Wednesday now through Aug. 18.*

**Carmen Stricker**  
989-625-1202 | ccstrick@svsu.edu



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Sabrina Beeman-Jackson

Saginaw ISD Head Start/Early Head Start Program Director

### About Saginaw ISD HE/EHS

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

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

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](http://www.saginawheadstart.org)

Source: [www.saginawheadstart.org](http://www.saginawheadstart.org)

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

**Joe Baca, former Dem. California Congressman**

**“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



COURTESY PHOTO

# Catfish, BBQ, chicken and waffles

## Here comes Tia's Soul

By MIKE THOMPSON

Barnes "Boe" Reynolds married the former Letia Joe nearly a decade ago, and so when did he discover that they both are restaurant-quality cooks?

"It was when I gained 100 pounds," he jokes.

The proof will be in the pudding when they host the grand opening of Tia's Soul from 10 a.m. to 9 p.m. Wednesday, Oct. 27, at 3319 East Holland in Buena Vista, closely following their Oct. 21 eighth wedding anniversary.

Boe was exaggerating on his poundage, because he was laboring as a machine operator at Nexteer Automotive and needed to stay in shape. Letia, meanwhile, was a cleaning and housekeeping supervisor at Ascension St. Mary's Hospital.

They never dreamed that they one day would become restaurant owners and operators, but when house guests would praise the plates they served, they volun-

teered to cater some events for family and friends.

Next, they tried their hands at the downtown SVRC food court. They met some moderate success, but they discovered that their menu staples like fried catfish and/or BBQ ribs, or chicken and waffles, are not standard takeout fare for someone on a short lunch break.

Therefore, they obtained the former Burger King franchise in Buena Vista, waited on covid restrictions to recede, and set Oct. 27 as their new start date, less than a week after their Oct. 21 eighth wedding anniversary.

They learned their cooking skills from their mothers, Patricia Joe and Geraldine Reynolds (for whom the smoker grill is named). With spiritual inspiration from New Life Ministries, they say their efforts are "honoring God" in a foremost way.

For folks who aren't always into the soul food combo of fish and BBQ, they'll always cook and prepare a burger, but their "Goodness Gracious" rendition is noth-

ing like anyone ever encountered at the old Burg Kang. Tia describes the endless-napkins specialty as including premium ground beef, deep fried sausage, bacon, a thick cheese slice, and an egg, topped with mayo and red onion. And yes, the bun is grilled to hold all that.

Operating hours will be 10 a.m. to 9 p.m. Wednesdays through Sundays, allowing them to take early-weekday respites. Brunch hours are before noon. They aim to restore the Sunday tradition of families attending church and then going out to eat.

Tia slightly wins on the location because she is a product of Buena Vista High School, while Boe is a Saginaw High grad.

The phone number is (989) 401-1169 and they have a Facebook page with menu information. With the old BK drive-thru still in operation, they will be able to offer stay-warm takeout service during the winter months.

**+ BUSINESS**

## Automotive news names six local Garber dealerships “Best Dealerships to Work For of 2021”

Saginaw, MI – Automotive News has named six Garber dealerships in the Great Lakes Bay Region as the nation’s best automotive dealerships to work for: a prestigious title given to select dealerships across the nation.

The “Best Dealerships to Work For” list honors dealerships’ commitment to cultivating a positive work environment and achieving amazing employee satisfaction. Only the top 100 dealerships in the entire country are named to the list.

The following Garber locations have received this year’s honor:

- **Garber Buick Saginaw**, 5925 State Street, Saginaw
- **Garber Chevrolet Midland**, 1700 North Saginaw Road, Midland
- **Garber Chevrolet Saginaw**, 8800 Gratiot Road, Saginaw
- **Garber Chevrolet Linwood**, 75 North Huron Road, Linwood

- **Garber Nissan Hyundai and Garber Chrysler Dodge Jeep RAM**, 5450 Bay Road, Saginaw

To be considered for the list, dealerships must go through an in-depth nomination process. Winners are selected based on employee survey responses, as well as community involvement and intentional efforts to communicate appreciation and recognition within the workplace.

Richard (Dick) J. Garber Jr., owner and president of Garber Automotive Group, said the award reflects Garber’s company-wide commitment to people.

“Our company’s top priority is and will always be people, which is why we strive to create a positive work environment where our team members enjoy coming to work each day,” Garber said. “This recognition is a testament of our dedicated leadership and staff, as well as our customers and community that

have whole-heartedly supported us for almost 115 years.”

Team members from Garber will travel to Chicago to celebrate the achievements of this year’s Best Dealerships at an awards dinner gala on Tuesday, October 19.

In addition to these six Garber dealerships in the Great Lakes Bay Region, Automotive News has named four additional Garber-affiliated dealerships to the “Best Dealerships to Work for in 2021” list.

Saginaw-based Garber Automotive has been family owned and operated since 1907. Garber Management Group is the umbrella organization for 23 new-car dealerships (six in the Great Lakes Bay Region) that represent 16 franchises across six states. The company is currently one of the top 20 largest privately held companies in Michigan outside of Detroit.

For more information about Garber, visit [garberauto.com](http://garberauto.com)

## DCECU announces commitment to global efforts advocating for cybersecurity and online behavior change

Dow Chemical Employees’ Credit Union (DCECU) announced its commitment to Cybersecurity Awareness Month, held annually in October, by signing up as a 2021 Champion and joining a growing global effort to promote the awareness of online safety and privacy. The Cybersecurity Awareness Month Champions Program is a collaborative effort among businesses, government agencies, colleges and universities, financial institutions, and individuals committed to the Cybersecurity Awareness Month theme of ‘Do Your Part. #BeCyberSmart.’

“Supporting this important online safety awareness and education initiative is important to DCECU,” said DCECU Chief Executive Officer Michael Goad. “With so much of our lives spent online, protecting sensitive information in our personal and professional lives is more important than ever. We all have to do our part.”

Technology plays a part in almost everything we do. Connected devices have been woven into society as an integral part of how people communicate and access services essential to their well-being. Cybersecurity Awareness Month aims to shed light on security vulnerabilities, while offering actionable guidance surrounding behaviors anyone can take to protect themselves and their organizations. Everyone has a responsibility to do their part in securing our interconnected world.

This year, the Cybersecurity Awareness Month’s main focus areas include:

- Understanding and implementing basic cyber hygiene, including the importance of creating unique passwords, using multi-factor authentication, performing software updates and backing up data.
- Recognizing and reporting phishing attempts whether it’s through email, text messages, or chat boxes.
- Empowering individuals to practice safe online behavior.

DCECU makes cybersecurity a priority and is committed to protecting the data and finances of its members. Complementing the traditional security of online accounts, DCECU offers products and services members can utilize to protect their accounts and personal information including Mobile and Digital Wallets, Alerts, Biometric Authentication, and the ability to review the devices or applications that have recently accessed their accounts and when they were last used.

“DCECU has many security measures in place to protect the personal data and finances of our members. We are also committed to providing our members and community with relevant information to protect themselves,” said Director of Marketing & Community Relations, LaShanta Green. “Using unique passwords, shredding documents with personal information, making sure web browsers, operating systems and anti-virus software are kept up to date, recognizing phishing attempts, making sure the credit union has accurate

and up to date contact information including phone number and address, and reviewing account statements to detect unusual activity, are just a few things we encourage our members to do to keep their information secure.”

Cybersecurity is everyone’s responsibility. If everyone does their part – implementing stronger security practices, raising awareness and educating the community – our interconnected world will be safer and more resilient for everyone.

Now in its 18th year, Cybersecurity Awareness Month continues to build momentum and impact with the ultimate goal of providing everyone with the information they need to stay safer and more secure online. DCECU is proud to support this important online safety awareness and education initiative which is co-led by the National Cyber Security Alliance and the Cybersecurity and Infrastructure Agency (CISA) of the U.S. Department of Homeland Security.

For more information about Cybersecurity Awareness Month 2021 and how to participate in a wide variety of activities, visit [staysafe-online.org/cybersecurity-awareness-month/](http://staysafe-online.org/cybersecurity-awareness-month/). You can also follow and use the official hashtag #BeCyberSmart on social media throughout the month.

Learn more about DCECU’s commitment to the security of Online Services, ways to protect yourself, best practices, and how DCECU protects members at [www.dcecu.org/security](http://www.dcecu.org/security).

## + POLITICS & POLICY

# Former Congressman Dale Kildee dies at 92

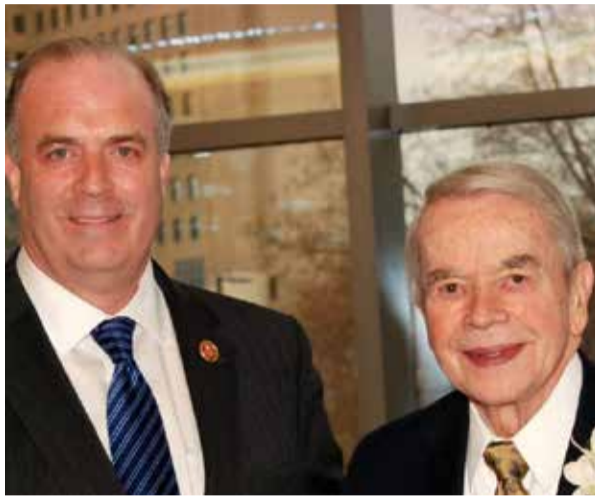
Flint, MI – Former Michigan Rep. Dale E. Kildee, the man some called the “Cal Ripken of Congress” for casting more than 20,000 votes over the more than three decades he served in the House, has died. He was 92.

Kildee’s death was announced Wednesday by his nephew Rep. Dan Kildee, who succeeded his uncle in representing Flint and the surrounding area in Congress.

Kildee was born in Flint, Michigan on September 16, 1929 to Timothy and Norma (Ullmer) Kildee. He was the fourth of five children. In his senior year of high school, he won the American Legion Medal of Citizenship. In 1947, Kildee received his high school diploma from St. Mary’s High School.

He earned his B.A. from Sacred Heart Seminary in Detroit, Michigan in 1952. He earned a teacher’s certificate from the University of Detroit in 1955. He did graduate work in history and political science at the University of Peshawar in Pakistan from 1958 to 1959 under a Rotary Foundation Fellowship. He earned an M.A. from the University of Michigan in 1961. He was a teacher at the University of Detroit Jesuit High School and Academy from 1954-56. Coming back in 1956 to Flint, Dale taught Latin until 1964.

In 1976, incumbent Democratic U.S. Representative Donald Riegle resigned after being appointed to fill the vacant seat in the U.S. Senate caused by the death of Philip Hart. State Senator Kildee won the general election with 70% of the vote. He won re-election 17 times, each with at least 56% of the vote except in 1992, 1994, and 2010. In 1992, he defeated Megan O’Neill with 54% of the vote. He won Genesee County with 74%, while he lost the district’s other two counties: Oakland and Lapeer. In the 1994 rematch, he defeated her with just 51% of the vote, the lowest winning percentage of his career. In 2010, he defeated Republican farmer and businessman John Kupiec with 53% of the vote. Kupiec won Tuscola county with 60%, while losing the district’s other three counties. Kildee won Bay (49%), Saginaw (61%), and Genesee Counties (55%).



DAN KILDEE PICTURED WITH HIS UNCLE, DALE E. KILDEE

He was a senior member of the House Committee on Education and the Workforce and served as ranking Democrat on the Subcommittee on Education Reform and a member of the Subcommittee on Employer-Employee Relations. He was also a member of the House Committee on Resources, where he sat on the Subcommittee on National Parks and Public Lands and the Subcommittee on Forests and Forest Health. From 1993 on, he served as co-chair of the Congressional Automotive Caucus. From 1997 on, he served as co-chair of the Native American Caucus.

Congressman Dan Kildee (MI-05), Chief Deputy Whip of the House Democratic Caucus, released the below statement following the passing of his uncle and former U.S. Congressman Dale E. Kildee:

“The Kildee family is deeply saddened by the loss of our beloved Dale.

“First and foremost, Dale was family. Born into a large Catholic family that cherished our Irish heritage, Dale was an incredible uncle and role model. Later, as I followed in his footsteps into a life of public service, Dale became a political mentor to me.

“Education was Dale’s passion. Dale started his career as a teacher at Flint Central High School, where he met a fellow teacher and the love of his life, Gayle. Even after he left his job as an educator for a career in public service in 1964, he would continue teaching. First as a State Repre-

sentative, then a State Senator and then U.S. Representative, Dale was always passionate about improving the lives of others through education, learning and mentorship.

“Having served in Congress for 36 years and being elected 18 times, Dale was one of the longest serving Members of Congress in our country’s history. His passion for teaching led him to serve on the House Committee on Education and the Workforce, where he rose through the ranks to become a senior member of the committee serving as the top Democrat on many subcommittees. Dale was viewed as a champion for Native American people throughout the country. He was a founding member of the Native American Caucus and always helped educate others on the important obligations between the federal government and Tribal Nations.

“Dale will be remembered for many accomplishments in Congress, but especially his work to support early childhood education through Head Start, reform the No Child Left Behind initiative and promote child and senior nutrition programs. Dale fought fervently for programs to address hunger in our country, establishing the first of its kind summer nutrition program in churches so kids wouldn’t go hungry.

“Dale was always proud that he was from Flint, the birthplace of the modern labor movement. Throughout his work, Dale was kind, humble and dedicated to his constituents. Dale never forgot who he worked for or the constituents who sent him to Congress. And Dale always brought civility and kindness to the political debate, something that we all could learn from today.

“I have lost a wonderful member of my family, and the people of Michigan lost an incredible public servant. We mourn his loss while recognizing the great contributions that he made to Flint, the state of Michigan and our country. Please keep Dale’s loving wife, Gayle, their three beautiful children, Paul, Laura, and David, and grandchildren in your thoughts during this incredibly difficult time.”

## + FUNDRAISING GOODTIMES

# Color within the lines – is that possible?

By MEL AND PEARL SHAW

Diversity, equity, and inclusion (DEI) have grown as priorities within business, government, faith organizations, and nonprofits. In many cases this is about creating access and opportunities for those not in the majority. Simplistically, this relates to organizations becoming more representative of those they serve or sell to; it's about increasing the faces and voices at the table. It is also a moral and ethical issue: who are we, and what are our values if the people who govern and work within our organizations are not diverse?

Consider this statement from Maverick Carter, CEO of LeBron James' SpringHill Company, now valued at \$725 million, with 141 employees — 50% of whom are women and 67% who are people of color. "When you think about those numbers, what it is, what it represents is the diversity of our team, the empowerment of our team. That's what we're about. And that's what leads to great creativity because if you have people in the room who are not only diverse in race or gender but also diverse in environment, where they came from, what they think, you get discourse. Discourse leads to great ideas," said Carter.

And consider these reflections from Robin J. Ely and David A. Thomas as shared online via Harvard Business Review. "Companies will not reap benefits from diversity unless they build a cul-

ture that insists on equality. Treating differences as a source of knowledge and connection lays the groundwork for such a culture. But as part of that process, firms may have to make financial investments that they won't recoup, at least in the short run, and more will be required of top leaders, managers, and rank-and-file employees alike.

"Everyone will have to learn how to actively listen to others' perspectives, have difficult conversations, refrain from blame and judgment, and solicit feedback about how their behaviors and company practices might be impeding the push for a culture that supports learning, equality, and mutual respect. Developing those capacities is no small feat in any context; it is even more challenging for people working across cultural identity differences. But teams that truly embrace the learning-and-effectiveness paradigm will come to understand that homogeneity isn't better; it's just easier. They'll realize, too, that the benefits of diversity arise as much from the collective work of developing those key capacities as from the collective learning they enable."

Here's our question: is DEI a priority



for Black-led organizations? Do we need to embrace diversity? If we do, how do we remain true to historic and cultural visions and the imperative to ensure the aspirations, needs, and concerns of Black people and communities are not subsumed under those of the general population, or any other group of people? Can we demand that other organizations embrace DEI and simultaneously pride ourselves on our Black leadership? What does it mean to solicit money from donors who are not Black, or foundations who were not founded by Black people, while retaining pride in all-Black or predominantly Black leadership? Are we saying, "we want your money but not your input?" What are your thoughts?



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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](http://www.saadandshaw.com) or call (901) 522-8727.



# + CHURCH DIRECTORY

## B



**Bethel AME Church**  
Rev. Dennis Laffoon  
535 Cathay St.  
Saginaw, MI 48601  
989-755-7011



**Bethlehem Temple Church of the Apostolic Faith**  
District Elder Curtis E. Johnson, Pastor  
3521 Webber St  
Saginaw, Michigan 48601  
989-755-8381



**Bread of Life Harvest Center**  
Senior Pastor Rodney J. McTaggart  
3726 Fortune Blvd.  
Saginaw, MI 48603  
989-790-7933

## C

**Christ Disciples Baptist Church**  
Founder Pastor Eddie Benson  
Pastor Genevieve Benson  
3317 Lapeer Street  
Saginaw, MI 48601  
989-754-2444

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



**Christ Image Community Church**  
5501 Gratiot Rd  
Saginaw, MI 48638  
(989) 759-9161  
christimage.us

## F



**Faith Harvest Church**  
Bishop Ronald E. Chipp  
1734 N. Mason  
Saginaw, MI 48602  
989-799-4200  
faithharvestministry.org  
office@faithharvestministry.org



**Faith Ministries Church**  
Dr. Anthony Revis  
3420 E Ashman St.  
Midland, MI 48642  
989-837-7777  
faithministrieschurch.org

## G



**Glimpse Of Hope Ministries**  
Pastor Leslie D Lewis  
2211 S. Outer Dr.  
Saginaw Michigan 48601  
989-755-9237  
g.ministries@aol.com

**Grace Chapel Church**  
Pastor James Nelson  
2202 Janes Ave.  
Saginaw, MI 48601  
989-755-3212



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

**Greater Williams Temple**  
608 E Remington St  
Saginaw, MI 48601  
989-755-5291

## J



**Jacob's Ladder**  
Bishop Elect Dempsey Allen  
1926 Fairfield Street  
Saginaw, MI 48602  
989-799-6601

## L

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

## M

**Messiah Missionary Baptist Church**  
Pastor Otis Washington  
2615 Williamson Road  
Saginaw, MI 48601  
989-777-2636  
Fax: 989-777-2640  
messiahmbc@att.net  
messiahsag.org



**Mt. Olive Baptist Church**  
Pastor Marvin T. Smith  
1114 N. 6th Street  
Saginaw, MI 48601  
989-752-8064

## N



**New Beginnings Deliverance Ministry**  
Pastor Roy & Evelyn Baldwin  
2609 E. Genesee  
Saginaw, MI 48601  
989-777-8272  
Pastorbaldwin@charter.net

**New Beginnings Life Changing Ministries**  
Pastor Otis Dickens  
2312 S. Washington Ave.  
Saginaw, MI 48601  
989-755-3650



**New Birth Missionary Baptist**  
Pastor Larry D. Camel  
3121 Sheridan  
Saginaw, Michigan  
989-327-1755



**New Covenant Christian Center**  
Pastor Ron Frierson  
2395 S. Outer Drive  
Saginaw, MI 48601  
989-752-8485



**New Hope Missionary Baptist Church**  
Rev. Dr. Willie F. Casey  
1721 Tuscola Street  
Saginaw, MI 48601  
989-753-7600



**New Life Baptist Ministries**  
Dr. Craig Tatum  
1401 Janes Ave.  
Saginaw, MI 48601  
989-753-1151  
newlifelcm.com

**New Mt. Calvary Baptist Church**  
Pastor Alfred "AJ" Harris Jr.  
3610 Russel St.  
Saginaw, MI 48601  
989-754-0801

**New Way Ministries**  
Pastor Dwight & Princess Dobbins  
29200 Shiawassee St.  
Farmington Hills, MI 48336  
(248) 987-2434  
thenewwayministry.org

## P

**Prince of Peace Baptist Church**  
Pastor Robert C. Corley Jr.  
825 North 24th Street  
Saginaw, MI 48601  
989-754-2841

## R



**Resurrection Life Ministries Full Gospel Baptist Church**  
Pastor Carolyn L. Wilkins  
2320 Sheridan Avenue  
Saginaw, MI 48601  
989-395-3142

## S



**Saginaw Valley Community Church**  
Pastor Richard Sayad  
3660 Hermansau  
Saginaw, MI 48603  
989-752-4769



**Saint Paul Baptist Church**  
Rev. Dr., Vincent D. McMillon  
120 North 15 St.  
Saginaw, MI. 48601  
stpaul2@yahoo.com  
Facebook: St Paul MBC Family Connection



**Second Baptist Church**  
Pastor-Elect Marcelle T. Smith  
1770 W. Youngs Ditch Rd.  
Bay City, MI 48708  
989-893-8631

**St. John Ev. Lutheran Church**  
Pastor Carl Ballard  
915 Federal Avenue  
Saginaw, MI 48607  
989-754-0489  
stjohnlutheranelcasaginaw.weebly.com

## T



**Transforming Life Ministries**  
Pastor William Brown  
523 Hayden  
Saginaw, MI 48601  
989-754-9573



**True Vine Baptist Church**  
Pastor Paul E. Broaddus  
2930 Janes Street  
Saginaw, MI 48601  
989-752-0751

## U



**United Missionary Baptist Church**  
Rev. Cedric Nickson  
4290 Lamson Street  
Saginaw, MI 48601  
Church: 989-759-9411  
Pastor 810.223.2987

## V



**Victorious Belivers Ministries Church**  
Pastor Chris V. Pryor  
624 S. Outer Dr.  
Saginaw, MI  
989-755-7692

## W



**World Outreach Campus of Greater Coleman Temple Ministries**  
Supt. H.J. Coleman Jr.  
2405 Bay Rd.  
Saginaw, MI 48602  
989-752-7957

## Z



**Zion Missionary Baptist Church**  
Pastor Rodrick Smith  
721 Johnson  
Saginaw, MI 48607  
989-754-9621

## + SPORTS



COURTESY PHOTO

# Detroit Lions lose, both on the field and in civil rights

By MIKE THOMPSON

Detroit Lions rooters often are described as "long-suffering fans," but my own cynicism is not based on them losing, not even on 66-yard field goals.

To me, they have lost not only ball-games. More importantly, they have fallen short on the civil rights front.

It was only during recent years that all 32 NFL teams blackballed Colin Kaepernick for kneeling during national anthems to protest police misconduct and occasions of racial bias. The former Super Bowl quarterback suddenly could not find a job, even with a superior track record than most of his non-speak-out peers.

The Lions franchise had a chance to show some civil rights leadership by giving Kaep a shot, especially after Matt Stafford was injured. Instead, they stooped to subbing with no-names who were unable to succeed at even the small college level. In

the process, the Detroit Lions became top enablers in what is being recognized (but not much regretted) as a racist conspiracy.

Nowadays, similar to a mini-Ali saga, Colin Kaepernick more and more is seen as a hero after initially being scorned. The Detroit Lions could have been heroes also. But no.....

The Kaepernick snub was clear-cut. Less recognized is how the Lions abandoned the Silverdome and dumped the costs on the hard-pressed citizens of Pontiac, a black majority city that is similar to Saginaw in facing financial hardship. They could run, and yes, they could hide.

Call these my political footballs, but because of them I wouldn't care if the Detroit Lions won six Super Bowls in succession. They need to make some apologies and some reparations.

I've been told that I shouldn't blame the players, past or present, for these franchise misdeeds. Still, I sometimes hope the franchise loses. What do YOU think?


### Modern GOATs, or old-time goats?

Back to the field of play, has any other team had two players considered GOATs -- Greatest Of All Time -- quit at the peaks of their careers?

Barry Sanders is considered by many as the best running back ever, and more than a few say the same about Calvin Johnson, the pass receiver.


Is it a coincidence that both hung up their jerseys early, Sanders at 30, Megatron at 31?

*Again, what is YOUR view? We can't put you on ESPN like Stephen A. Smith (or like Jemele Hill until she became too outspoken) but we can publish your own splendid insights. Simply send them to [mwtsaginaw@yahoo.com](mailto:mwtsaginaw@yahoo.com). Feel free to call me an idiot. You'll still get published.*



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# Single game tickets for the 2021-22 season are on sale now

Single game tickets for the 2021-22 OHL regular season are on sale now! Call us at 989-497-7747, visit us at the Saginaw Spirit Store at 5789 State Street or at The Dow Event Center Box Office, or buy online at [saginawspirit.com/single](http://saginawspirit.com/single). Visit our pages on Facebook and Twitter to find out how you can win a 4-pack of tickets to a future home regular season game.

# MICHIGAN YOUTH BANNER

VOLUME 3 • NUMBER 20



# Validation Anonymous

*By Doniqua Sovia*

COURTESY PHOTO

**H**i, my name is addict, and I'm addicted to validation. Validation is the drug and Society is my supplier, I tried to check into rehab but my "I don't Care" insurance expired. I guess it expired when I became a teen, but others expired sooner....whatever that means. How you get it renewed, I haven't any clue.

Wait, wait hold on, there's a new trending pair of shoes. Anyway, my validation addiction was never quite this bad, but I started really looking at the women on the magazine stands, and thought surely it wouldn't hurt to try to imitate that, then slowly I became, exactly where I'm at.

I've sacrificed, well I've lost a lot due to this drug, and I really wanna quit, but the withdrawal symptoms, well they suck.

You get your own attention, and make mention, of the illusion, that's got you de-

lusional, and make plan as to stay away from anything that will make you go back.

But it's everywhere, like the Cocaine Wars of the 80s, if I don't have validation then surely no one will like me, or even I like myself. I'm probably making no sense, but it's what I think of most. This drug called Validation, will make you lose your worth, because you're caught up in materialistic matters, in a plastic world. None of it, is reality, like the shows on television, it's made to look nice, but it's a bomb of destruction.

I came here to this rehab so I can see more clearly, but validation won the case, and ran away from that thing. It's a battle never ending, some thing new is always trending, I'm constantly changing and this drug has me conforming to a more condensed version, of the real me.

Validation is my drug of choice, I make means to go and get it, but one day I'll be clean, just hope this drug doesn't become the death of me. I've overdosed twice, but there's no medicine for this, if I tried to explain I'll be put in the crazy house.

Validation is my drug and society is the supplier, I want out, but oh look at this latest swimsuit attire!

*Doniqua is a 24 year old Michigan native. She began writing at a young age and has hasn't stopped since. She draws her inspiration from those around her and her writing transcends many topics. In her free time she enjoy listening to music, playing the drums, and hanging out with friends.*

WORKING

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## Dr. Martin Luther King, Jr. Regional Scholarship

Scholarships available to Bay, Midland and Saginaw County high school seniors, regardless of ethnicity, who actively embrace Dr. King's dream of improving racial harmony and social justice.

### REQUIREMENTS:

- Must be a high school senior in Bay, Midland or Saginaw County
- Have a minimum 2.0 GPA
- Must have plans to attend a college, university, or Career and Technical Education (CTE) program

Scholarships are \$1,000 and are nonrenewable.



2019 Dr. Martin Luther King, Jr. Regional Scholarship recipients.

**Complete the application online by visiting your local community foundation's website. Applications due Oct. 31.**



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community foundation

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COMMUNITY FOUNDATION  
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(989) 839-9661



Saginaw  
community foundation

[saginawfoundation.org](http://saginawfoundation.org)  
(989) 755-0545



## PIC OF THE WEEK

On October 8, the Saginaw County Chamber of Commerce held their annual Community Leadership Awards Luncheon to recognize and honor the individuals in our community who have invested themselves in the people, businesses and future of Saginaw County.

### 2021 Award Recipients:

Samuel H. Shaheen Vision of Free Enterprise - Jeff McNally  
Outstanding Small Business - Leaman's Green Apple Barn  
Robert H. Albert Lifetime Community Service – Dorothy Zehnder  
Spirit of Saginaw – Evelyn McGovern  
Community Impact – Yoko Mossner





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*Whatever your dreams, whatever your goals, your professors and friends at SVSU will fly with you every step of the way.*

Since age 11, India Pernell has had a passion for expressing herself through writing. Yet, when she first enrolled in college, choosing a major proved to be elusive for the Oak Park native. "I was 'major hopping' until it finally occurred to me that I always enjoyed writing and that I was good at it." Now a published author, Pernell has her sights on a career in grant writing, publishing or the film industry. In fact, she has nearly completed writing a movie script. **Her confidence is nurtured by her positive attitude and accomplishments at SVSU.**



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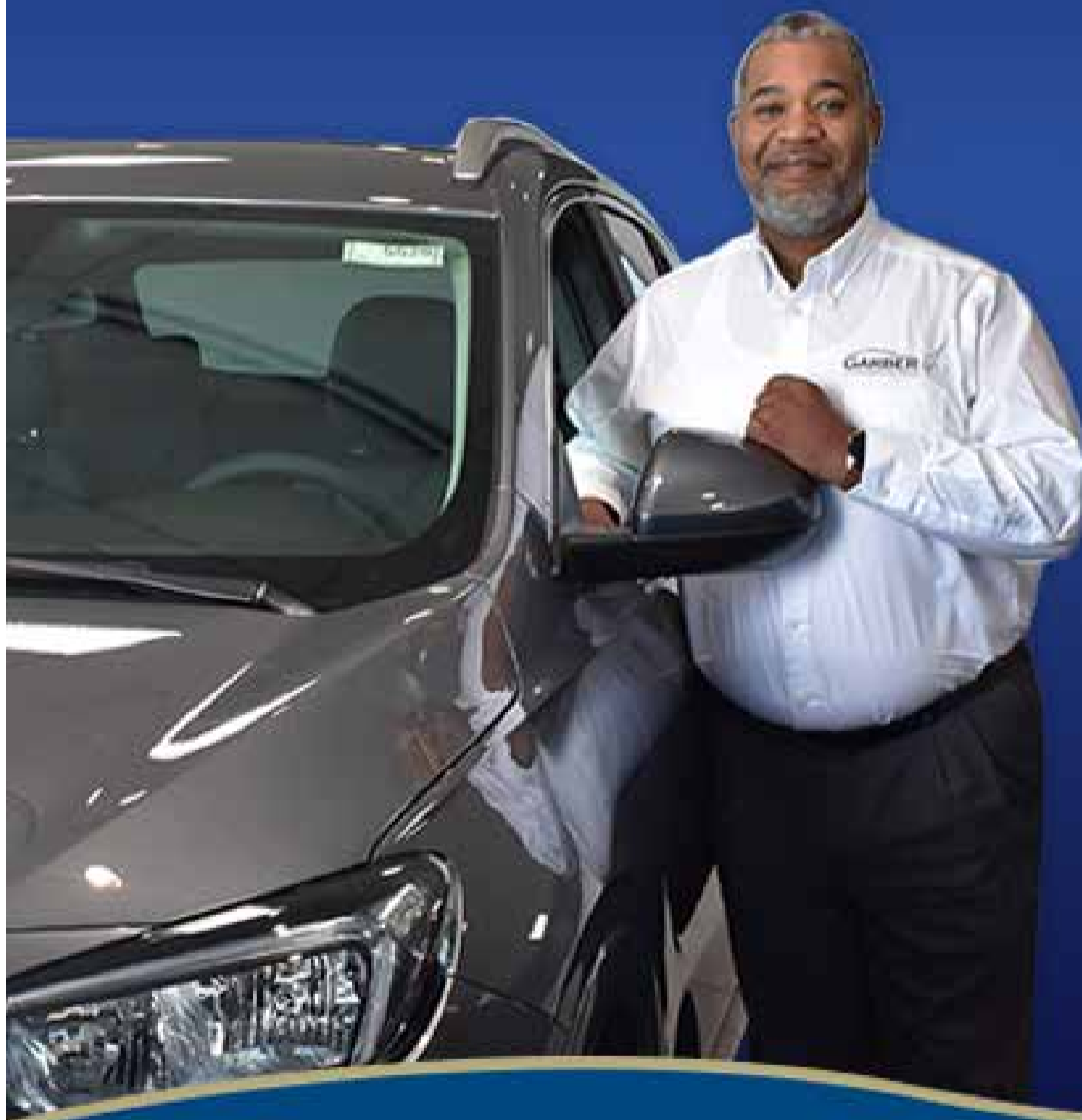


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