



The Michigan Banner

Leading in Diversity for 20 years



PIC OF THE WEEK
Black Women In Politics Luncheon held on October 14th

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COMMUNITY



THE BUST IS BECAUSE OF THE BOOM

COMMUNITY, PG 38

SVSU recognized for outstanding commitment to diversity and inclusion

Saginaw Valley State University has again garnered recognition for its commitment to diversity and inclusion, receiving the 2022 Higher Education Excellence in Diversity (HEED) Award from INSIGHT Into Diversity magazine, the oldest and largest diversity-focused publication in higher education.



MAMIE THORNS, SVSU ASSOCIATE VICE PRESIDENT AND CHIEF DIVERSITY OFFICER FOR DIVERSITY, EQUITY AND INCLUSION, LEADS A "COURAGEOUS CONVERSATIONS" WORKSHOP

The HEED Award is a national honor recognizing U.S. colleges and universities that demonstrate an outstanding commitment to diversity and inclusion. SVSU is one of 103 recipients of the 2022 award and will be featured in the November 2022 issue of INSIGHT Into Diversity magazine. This is the third year SVSU has been named as a HEED Award recipient.

diversity, equity and inclusion, said the HEED Award application process served as a good reminder of the university's efforts around DE&I and helped lay the roadmap for future endeavors.

"We have made it a high priority to create a campus environment where everyone feels welcomed and included," said SVSU President Don Bachand. "We have hosted a courageous conversations series for faculty and staff. We created a new space on campus for our Office of Multicultural Student Affairs, and we opened our Riverfront Saginaw Center to increase our accessibility to the community. I am proud of the work our students, faculty and staff have done to earn this distinction."

"The HEED Award application process was an opportunity to examine and reflect on the University's DEI work, document our journey and reflect upon our steps, and to share this story," she said. "It serves as an assessment of where we've been and where we need to go. This process serves as insight for future goals and initiatives as we welcome to campus a new president who will be joining our conversation on diversity, equity and inclusion."

Mamie Thorns, SVSU associate vice president and chief diversity officer for

For more information about the 2022 HEED Award, visit insightintodiversity.com.



Mari "Little Miss Flint" Copeny makes Black Enterprise's distinguished list of 40 Under 40

YOUTH BANNER, PG 6



Monica Hernandez-Alaniz leads Hispanic Heritage Month at Delta

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Stand Up-Speak Out!: You need to vote

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FEATURED STORY

THE BLACK VOTE MATTERS

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MESSAGE FROM THE PUBLISHER

Principles Matter

Putting each edition of the Michigan Banner to bed is a challenge. It is at the same time a stress inducing yet fully rewarding challenge. The result of reading and re-reading each ad, article, and editorial for accuracy and correctness is a quality paper. After each edition goes live, I relax with a cup of coffee and read the paper from cover to cover for content. As I read the most recent publication, I was intrigued by an article submitted by a staff writer titled, 'An Historical Account'. The writer referenced an old saying, 'burying your head in the sand like an ostrich' in describing the willful ignorance of people willing to take a stand on issues that clearly seem to go against their best interest and more importantly, their values. It brought to mind another old saying, 'The ends justify the means'. This is one reason that one might choose to look away or bury your head when circumstances appear to contradict a previously stated or held moral code or sense of integrity.

The ends justify the means is a term used to excuse or justify taking any measure necessary to achieve a goal or result perceived to be noble or in the best interest of oneself or those whose well-being you care about. For example, it is acceptable, in fact appropriate and encouraged to lie, cheat, steal, or cause harm to 'the others' if in the end your cause wins. The cause can be as trivial as minor material gain, or as critical as position or power. Unfortunately, what is acceptable in the end/means situation is subjective. How far one can go has no boundaries – it is totally dependent upon the integrity of the individual or group with the advantage of power (resources, status, authority). The rules may change in the middle of the game leaving little room for individuals or groups to maintain a position of safety.

When individuals or groups are committed to achieving their desired end by any means necessary, there is sure to be collateral damage. The positive outcomes for one group willing to bury their heads to achieve the desired end will likely result in a trail of probable but expendable – even if unintended, victims. History and life provide countless examples of people willing to compromise long-held beliefs and values just until their desired end is achieved. The level of dissonance required to firmly speak a message of integrity while simultaneously conducting themselves in a completely contradictory manner is astounding.

Turning a blind eye or rationalizing the behavior of individuals practicing the 'ends justify the means' philosophy puts the law into the hands of people – people with an agenda which may not be in the best interest of everyone. It is typically self-serving and implemented with little regard to the needs of others. They decide what is moral or immoral based upon the situation or what they stand to gain. The outcomes typically result in turmoil for the 'others'.

Perhaps the presence of social media providing an endless flow of examples gives the impression that the practice of honesty, decency, and morality have been irreparably damaged. I choose to believe that while it will be difficult accomplish, the damage can be repaired. There are leaders mentoring and training a new generation of leaders whose voices will be heard. It is happening here in Saginaw and the entire Great Lakes Bay Region. Young adults are seeking out and listening to the more seasoned leaders in the community. These young people are modeling healthy, appropriate behaviors for younger children who look up to them. Seasoned leaders have the time and have not given up hope that the next generation will accept the mantle and far exceed the successes of those who have preceded them. They are being taught to believe in honorable principles and to practice those beliefs without compromise to the best of their ability. They will not look the other way or bury their heads in the sand. They will lead with integrity and compassion under the watchful eye of an older generation giving of their time, talent, and resources to repair the breaches currently wreaking havoc in our ability to maintain civility in our day-to-day interactions and decision-making. The future looks a bit brighter each time I interact with business minded young people who choose to stand firm on their principles and operate with integrity. Compromise is not an option.



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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DEADLINES

2 weeks before each publication date of the 1st and 16th of each month

SUBMISSION PROCEDURE

Mailed or e-mailed
Preferred format: Jpeg or PDF

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THERE IS NO EXCUSE FOR ABUSE.

STOP DOMESTIC VIOLENCE

Hands should be used to help rather than harm.
Together, let's take a stand against domestic violence.



THE MICHIGAN BANNER RECOGNIZES DOMESTIC VIOLENCE AWARENESS MONTH

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HORIZONS Celebrates *Shimmering* Milestone

Over 25 Years of Sharing the Art of Hospitality

The conference center known for hosting some of our region's most memorable celebrations has been celebrating its own 25th anniversary since early 2021



More than a venue – a memory-making partner

In 1995, Dr. Samuel (“Doc”) and Patricia Shaheen began the transformation of a former Kmart on State Street in Saginaw into mid-Michigan’s premier event center. The completely renovated facility hosted its first events in April 1996 – a family wedding, followed by a fundraiser for Hidden Harvest, which was just two years old at the time.

With over 40,000 square feet of flexible event space, HORIZONS offers myriad venue options for events ranging from small gatherings to large galas. Another 60,000 square feet is leased to long-term tenants, which have included Fortune 50 companies, universities and small businesses through the years.

Since 1996, HORIZONS has hosted thousands of weddings, anniversary celebrations and other events to mark life’s most important milestones – as well as thousands of conferences, trade shows, retirement celebrations, and a wide range of corporate and community gatherings. HORIZONS team members form deep connections with their clients and guests and are an integral part of the planning process, creating memorable experiences that have people coming back again and again.



Kmart store #4038, circa 1963, decades before its transformation to HORIZONS Conference Center.



Newcomers to the spacious, spectacular facility are often astounded when they learn about its humble beginnings.



The Saginaw County Sports Hall of Fame has held its annual banquet at HORIZONS for many years.



Michigan Banner has hosted its Heart of the City Community Awards program at HORIZONS since 2017.

Thousands of events.
Millions of moments.
Countless *memories*.

The Art of Hospitality extends to local bakery, corporate food service ... even ice cream

The HORIZONS family includes those who work at the original State Street location in Saginaw, as well as all of its connected businesses throughout the region – businesses like Saginaw’s Pâtisserie, which opened in 2002 as an extension of the HORIZONS pastry department. The cozy, European-inspired bakery specializes in fabulous pastries, handcrafted desserts and an ever-changing menu of gorgeous gourmet delights.

Since 2014, the HORIZONS team has provided world-class corporate food service, catering and micro markets at Dow’s global headquarters in Midland. HORIZONS also operates the State Street Café, across from Dow Diamond where the Great Lakes Loons play.

In 2019, HORIZONS opened Cream & Sugar, a collaboration with Michigan Sugar and the Michigan Milk Producers Association. Every scoop of the hand-crafted, small-batch ice cream supports local farms, families and businesses. Cream & Sugar is located in Bay City’s vibrant Uptown development. Both on-site and off-site HORIZONS events often incorporate Cream & Sugar and Pâtisserie offerings alongside those prepared by the talented HORIZONS culinary team.

Celebrating 25+ years and looking to the future

When HORIZONS began its 25th year in 2021, the first major event it hosted was perhaps the most unusual in its history.

As a free service to the community, HORIZONS collaborated with Covenant HealthCare to host Saginaw’s first vaccination clinic in January 2021 and continued to host the clinics through early June, providing more than 22,000 doses of the COVID-19 vaccine. Soon after the clinics concluded, HORIZONS reopened its doors and resumed hosting weddings, fundraising galas, monthly Saginaw County Chamber of Commerce “Percolator breakfasts,” and other types of business and social events – after being closed for more than 15 months due to the pandemic.

“Bringing back our team and being able to once again welcome and serve our community has been the very best way to celebrate our 25 years,” said Pete Shaheen, president of HORIZONS.

“As we look ahead to the future, we are incredibly grateful to the community that has supported our family-owned business through good times and challenging circumstances. We look forward to creating countless more amazing events and fond memories for families, businesses and organizations throughout the Great Lakes Bay Region.”



Pâtisserie’s signature fruit tarts got their start in the HORIZONS pastry kitchen.



Pâtisserie is a friendly bakery with European flair on the corner of Bay and Weiss in Saginaw Township. | saginawpatisserie.com



State Street Café in downtown Midland’s East End building serves breakfast, lunch, snacks and Starbucks drinks. | statestreetmi.com



Cream & Sugar sources many ingredients from around Michigan – including fruit, honey, and locally roasted coffee and nuts, in addition to milk and sugar. | creamsugarbaycity.com



Those attending special events at the historic Temple Theatre in downtown Saginaw are also treated to the Art of Hospitality. The Shaheen family rescued the majestic Temple from the wrecking ball in 2002, lovingly restored it and donated the completed masterpiece to the community in 2012. HORIZONS is the exclusive caterer for the Temple.



“The Art of Hospitality is about welcoming everyone in every encounter and creating a unique and memorable experience from the very first interaction. That spirit is infused in everything we do at HORIZONS.

– Pete Shaheen, president of HORIZONS Conference Center

HORIZONS Conference Center | horizonscenter.com

MICHIGAN YOUTH BANNER

VOLUME 4 • NUMBER 20



MARI COPENY

Mari "Little Miss Flint" Copeny makes Black Enterprise's distinguished list of 40 Under 40

BLACK ENTERPRISE, the No. 1 Black digital media brand with 10 million unique visitors per month, announced its second annual list of 40 Under 40 honorees, highlighting an illustrious group of young Black leaders in tech, business, arts and entertainment, finance, media, fashion and beauty, social impact, and sports.

This dynamic roster of disruptors, innovators, and trailblazers has paved a pathway to power and success before their 40th birthdays. Some have demonstrated extraordinary creative talent and business prowess, while others use their voice to amplify Black stories or are dedicated to creating social change. Collectively, they are changing the world at local, national, and global levels. The honorees were selected through an internal editorial process based on merit, demonstrated leadership, and notable achievements in their fields.

"We are excited to celebrate the 40 Under 40 honorees for their outstanding achievements," said Earl "Butch" Graves Jr., CEO of BLACK ENTERPRISE. "As we continue to evolve as a company, we want to ensure that we are uplifting the next generation of leaders while staying true to our core values: building generational wealth and driving economic advancement among Black Americans."

"Driven by purpose and passion, the BE 40 Under 40 honorees are using innovation and creativity to find solutions, build a better future, and bring inspiration in the darkest times. They represent the best of our generation," said BLACK ENTERPRISE Deputy Digital Editor Selena Hill. "They possess the same ambition, grit, and vigor that Earl G. Graves Sr. had when he

launched BLACK ENTERPRISE in 1970 at the age of 35."

Mari "Little Miss Flint" Copeny, Activist and Teen Miss Michigan Earth 2022, was selected as one of 40 honorees. Mari is a 15 year old from Flint, Michigan known globally as Little Miss Flint. Born on July 6th, 2007. She first entered the public spotlight when her letter to President Obama about the water crisis prompted him to visit the city and survey the water crisis for himself. That visit ultimately led to him approving \$100 million dollars in relief for the city of Flint. Her young age has not prevented her from making a significant impact on the dialogue around environmental racism and confronted the entire country with the reality faced by victims of state negligence. Her youthful honesty prevents political leaders from being able to ignore the consequences of neglectful leadership. She gives voice to the unheard hardships of Americans trapped by a collapsing and toxic infrastructure.

In 2017 Mari continued her dedication to social justice by becoming a national youth ambassador to the Women's March on Washington and the National Climate Mari. Mari is also dedicated to preventing bullying and works with the anti-bullying group Trendsetters Productions. She is also a member of the Flint Youth Justice League. She also sat on the 2019 Kid Box board of directors as the chairwoman of the board. She also proudly works with Eighteen by 18, a youth organization founded by her mentor Yara Shahidi. Mari has also spoken twice at the March for Science about how the Flint water crisis has affected her community. Mari has a doll that is modeled after her by the doll

company Lottie. She also sits on the Flint Youth Justice League and the MDE Anti-Racism Student Advisory Council.

Mari has used her platform to not only bring awareness to the water crisis in her community but to also give back. Mari has raised over \$600,000 for her Flint Kids projects including giving out over 17,000 backpacks stuffed with school supplies, a yearly Christmas event with thousands of toys, easter baskets, movie screenings, and lots of other events centered around the kids in her community. Her book project where she gets books by authors of color into the hands of local children. Her dear Flint Kids letter project has received thousands of letters of support to the children of Flint from people all around the world. She also raised over \$250k and given away over a million bottles of bottled water. But she takes the most pride in pivoting away from single-use bottled water to partnering with a company (Hydroviv) to produce her very own water filter, that is shipped all over the country to those that are facing toxic drinking water, to date she has raised over \$600k to produce and distribute her filters.

BLACK ENTERPRISE will celebrate the honorees at the 40 Under 40 Dinner, a private, invite-only ceremony on Wednesday, Nov. 16, at City Winery New York, thanks to title sponsor Now and Later, presenting sponsor Amazon Web Services, platinum sponsor Walmart, and Lobos 1707. The celebration will culminate with the 40 Under 40 Summit, taking place virtually on Thursday, Dec. 8.

The Neighb

Happenings



VOLUNTEER

VOLUNTEER!! Contribute your time and talent to create a difference in the lives of your friends, family, neighbors in our community. Volunteer opportunities exist with The Neighb's our sports scholar activities team, after school youth mentoring team, senior services team, nutrition teams, and/or our programming team, and much more. Complete the form: <https://forms.gle/JxPUPReJEJ8jpDiC7>

"Sit & Get Fit!"

Stronger Seniors Sessions Monday 11am. Increase the "Timed Up & Go and Sit to Stand" for seniors through boxing sessions. Join us as we "Sit & Get Fit!" It's Free! #TheNeighb #community #volunteer #UltimateFitnessandWellness #fitseniors



"The Art Room"- Art Therapy

Making art is inherently therapeutic and takes into consideration thoughts, feelings, behaviors' and spirituality. Our Seniors are enjoying "The Art Room"- Art Therapy. Join Us Wednesdays at 11am at the #TheNeighb. It's Free! #ArtsProgram #CultureProgram



Thank You!

Thank You! To Everyone That Joined The Neighb, Wickes Park Community Association, New Mt. Calvary Missionary Baptist Church, and New Christ Community Church To Help Clean The Neighb and Community!



Table of Treats

The #Neighb Table of Treats is a time to have fun and grab candy by the handfuls with family and friends in the Harvest and Halloween season. Volunteers will fully decorate a table and kids will go from table to table. Sign up to volunteer by filing out the attached form, commenting below, or sign up in The Neighb office. Please support and help us make this a Safe Great Event for the kids. Volunteers and Donations are needed!!



God Bless America



By Doniqua Sovia

Thomas Jefferson, George Washington, First Chief Justice John Jay; names who we all recognize as Founding Father's of the USA.

They broke away from prisons that hindered their basic rights; and laid God as the foundation, and built on wrong verses right. Their foundation was God and their blueprint was the Bible; morals and principles, truth, and justice, and FAITH in the country was their anthem.

They knew what life was like under authority so wrong, and they knew a country couldn't thrive off men's ideas alone. So with a flag as an emblem and the Bible as their bond, they decided before any decision was made, that it was a Nation Under God.

They threw out what was wrong, and penned out what was right, going by the Holy Spirit as their ultimate guide. They stated tyranny has no place and is nothing but destruction, and as the people who hold the power, the right is given for obliteration. "Give me Liberty or Give me Death." was Patrick Henry's proclamation.

"The Bible is the cornerstone of Liberty...."

"The Book is the Rock in which our Republic rests...."

"It is impossible to rightly govern the world without God and the Bible.." THIS was the secret to America's success.

Through wars, and rumored wars, through tribulations, and defeats. America has relied on God and all the promises He keeps. People have tried to disrespect, tear down and terrorize, but just like Francis Scott Key penned down that day;

"...Were so gallantly streaming, and the rockets red glare, bombs bursting in air, gave proof through the night the FLAG WAS STILL THERE, Oh say does that star spangled banner yet wave....FOR THE LAND OF THE FREE AND THE HOME OF THE BRAVE..."

You see it doesn't matter what people do, doesn't matter what they say;

God will ALWAYS BLESS AMERICA, and that's the way it's going to stay.

THE MICHIGAN BANNER NEWS IN PARTNERSHIP WITH AT&T



Our commitment to help bridge the digital divide

At AT&T, we're dedicated to bringing connectivity to millions of unconnected Americans. To achieve this goal, AT&T is investing \$2 billion from 2021-2024 to help address the digital divide.

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At AT&T, we're dedicated to doing our part to connect America.



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Latino Banner

LIDER EN LA DIVERSIDAD

VAMOS ADELANTE



Monica Hernandez-Alaniz leads Hispanic Heritage Month at Delta

LB pg 2



NOW SHOWING

7 PM, WEDNESDAY OCTOBER 19, 2022

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THE FIGHT FOR XICANO STUDIES

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7 pm, Wednesday October 19, 2022
Malcolm Field Theatre
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www.waroftheflea.org

IS A REAL-LIFE DAVID V. GOLIATH STORY OF XICANO STUDENTS AT MICHIGAN STATE. THROUGH THEIR INVOLVEMENT WITH MOVIMIENTO ESTUDIANTIL XICANO DE AZTLAN (MEXA), AGITATION, AND GRASSROOTS COMMUNITY ORGANIZING THEY FORCED A MAJOR UNIVERSITY TO ESTABLISH A XICANO/LATINO STUDIES PROGRAM.

LATINO BANNER SPONSORED BY GREAT LAKES BAY HEALTH CENTERS & TEAM ONE CREDIT UNION



Monica Hernandez-Alaniz leads Hispanic Heritage Month at Delta

By **DR. ELSA OLVERA**
DIRECTOR, DELTA COLLEGE
EDUCATIONAL OPPORTUNITY
CENTER (EOC), TRIO

Hispanic Heritage Month is celebrated every year from September 15 to October 15 honoring and highlighting Hispanic traditions, history, and culture. Hispanic Heritage Month also recognizes contributions made by our ancestors who come from Mexico, Spain, South America, Cuba, Puerto Rico, Dominican Republic, and many Spanish-speaking nations. Many events are put on during the duration of Hispanic Heritage Month including conferences, festivals, and community gatherings. You can celebrate and embrace Hispanic Heritage Month by reading books written and illustrated by Hispanic/Latino authors, attending local events, watching Hispanic/Latino films and documentaries, and supporting Hispanic/Latino owned businesses, bakeries, and restaurants. Throughout Hispanic Heritage Month take the time to appreciate the influence, culture, celebrations, and traditions.

- By Gabriella Olivarez and Amelia Fitchett, students and members of Delta College Society of Hispanic Leaders. More information on SOHL group please email sohl@delta.edu

Delta College celebrated Hispanic Heritage with the coordinated assistance of Monica Hernandez-Alaniz, Assistant Director of Delta College's Downtown Saginaw. The celebratory events consisted of attending Flor de Toloache Mariachi at the Temple Theatre, Columbia: Beyond the Stereotypes presentation, Mariachi presentation by Roxanne Chantaca, Virtual Trivia, Mental Health and Suicide Aware-



MONICA HERNANDEZ-ALANIZ

ness presentation, celebrating Historical Hispanic/Latino Figures, attending Latin Kings of Comedy and plenty of food with conversations about the meaning behind Hispanic Heritage month.

Passion, Persistence and Perseverance

Monica Hernandez-Alaniz, Mexican American Latina, is very passionate about the day-to-day direct services provided to students as they navigate the college-going experience. Monica has worked for Delta College since 1999 in a variety of roles within the Student Success Service Division. Her previous roles consisted of the Multicultural Office, Counseling and Advising, and currently servicing as Assistant Director of the Downtown Saginaw Center. She has a Master in Professional Counseling from Central Michigan University and a Master of Family Studies from Western Michigan University. Monica is a professional counselor with a limited license; as there are very few minorities with this educational attainment. She also has a Bachelor's degree in Family Life Education from Spring Arbor, and an Associate degree in General Studies from Delta College.

When asked about her student service experience and about her life journey, Monica shared: Student success is very important! Making connections with our students has always been important to me. Why was this so important to me? Because I was that student. With no guidance, no direction and often felt discouraged. My mother had a 3rd grade education and my father went into the military. Afterwards he worked at General Motors and they trained him to be an electrician. My parents were hard workers and encouraged the importance of going to college. They taught me hard work, persistence and perseverance to gain a good job. But in reality, it did so much more for me in regards to leading. If it was not for the mentorship at Delta College and small nudges to pursue my Master degree, I honestly don't think I would have received not one but two (2) Master degrees; both complementing each other. My educational journey was not without any challenges and barriers. I always worked full time and went to graduate school part-time. While pursuing my Master degree from Central Michigan University, I was raising my children by myself as a single parent. During this time, I would experience heart break, failure and discouragement. I was the first family member to attend graduate school. What drove me was what my parents taught me in their work ethic with being perseverance and persistence. My mother was a migrant worker from Texas and the reason why she only completed 3rd grade was because they would leave to work to pick cotton, orange's, cheery and other crops.

Monica continues to lead our campus by providing resources to our students at the Downtown Saginaw Center and as an advisor for Delta College's Society of Hispanic Leaders (SOHL). A student organization promoting and supporting the development of education, as well as implementing culture through programs and services offered to Hispanic students at Delta College and in the community. She is very resourceful in assisting faculty, staff, and students and we are grateful to have Monica as one of our "Leaders" at Delta College and in our Great Lakes Bay Region!

In Line With Our Annual Brunch We Present
Our Día De Los Muertos Celebration

13TH ANNUAL
WEDNESDAY **Nov. 2ND**

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Stand Up-Speak Out!: You need to vote



By **TERRY PRUITT**
PRESIDENT NAACP SAGINAW
BRANCH

It is often heard that the 2022 mid-term elections are the most important in our lifetimes. I'd like to frame it differently, by strongly affirming that the upcoming November 8, 2022, election will be the most consequential election in our lifetime. For me and many others I strongly feel that our democracy as we know it is literally at stake. There is no question that who we put in office to represent us this time around will significantly dictate how we will live our lives over the next four to five decades.

The political partisanship, lack of civility and outright racism we've witnessed over the past few years should give us all concern about the state of our nation and the thing we call democracy. Anything we, the people, decide to do begins with what

is referred to as the foundation of democracy, voting. Ultimately, any serious discussion about our responsibility or right to vote turns largely on the issue of whether individually each of us feels our vote will make a difference. I say yes to this proposition. It matters who our governor is. It matters who our state senator and representatives are. More locally it matters who our commissioners, county clerk, prosecutor, city council and trustees and local school board members are. These individuals can further engage in alienation and partisanship, further deteriorate civility and perpetuate racism, or on the other hand create greater involvement and confidence in our system of representative government. Clearly, history and the work of the NAACP and civil rights leaders over the past five decades highlight the importance of voting. Indeed, recent history by way of the 2000, 2004 and 2016 presidential elections demonstrated to the entire nation that every vote counts. Indeed, despite the passage of the Voting Rights Act in 1965 there are still barriers and hurdles that serve to discourage and, in some cases, restrict the ability of minority and socio-disadvantaged citizens to exercise their constitutional right to participate in the democratic process by voting.

What we know is just arguing that it

is our constitutional right and civic duty to vote is not good enough in the effort to encourage voters to participate in the process. It is necessary to orchestrate a comprehensive collaborative effort toward educating and motivating the electorate. Ultimately helping voters to understand that "voting is power." We have the ability to better determine our collective destiny through voting. It is no secret that Black and Latino voters in Michigan made a difference in the 2018 and 2022 elections with respect to who holds the seats at the highest levels of state government as well enacting various ballot initiatives that help to shape our lives. When we vote we, in effect, grant power and authority to our political leaders through our collective consent. When we do not vote we allow someone else to make the choice for us with respect to the direction of our nation, state or local community. African-Americans, Hispanics and other minority citizens need to be players in setting the direction of this country. We can't afford to let someone else determine our course. We must continue to work to protect the right to vote and to restore the rights of displaced voters. Simply stated, everyone who is eligible to vote must vote!

On Tuesday, November 8, 2020, Michigan voters will have the opportunity to choose 13 members to represent us in congress. We will elect a new governor, attorney general, secretary of state, two Supreme Court Justices and two members to the State Board of Education. In addition, 38 State Senate seats and all of the 110 State House of Representatives seats are up for election. At the local level, all Saginaw County Board of Commission seats are up for election as well as many other local offices throughout Saginaw County. I encourage voters to educate themselves about the candidates as well as the proposals that will appear on the November ballot so that you make choices you feel will best represent your interest. Keep in mind that this mid-term election will have far more impact on how you live your daily life than the more hyped presidential elections.

+ COMMUNITY

MICHIGAN BANNER
SERMONETTE SERIES

By **CAROLYN CARTER TOWNSEL**

An age-old offer was made by a king to the artist who would paint the greatest picture of perfect peace. There were artists who traveled from near and far to present their paintings of peace, until the king's throne room was filled with hundreds of pictures. As the king took his time examining each painting one by one, he found two that he favored. The first painting showed a calm lake, that mirrored the snowcapped majestic mountains and towering trees surrounding the lake from the dazzling bright sun. The sky was brilliantly blue with white fluffy clouds floating effortlessly. Everyone who saw this painting thought it was truly a portrait of perfect peace!

The second picture displayed mountains too, but these were rugged and bare. The great force of the blowing wind caused the massive trees to sway and bow, with their leaves swirling around in the air. The sky was angry and black, releasing a violent outpouring of torrential rain. The lake's water was rushing, the thunder was roaring and lightening flashing, and tumbling down the mountain was a foaming waterfall. Those who saw this picture, thought

how could the artist possibly think, that this was perfect peace?

But as the king focused closely on the painting, to his surprise he saw a small bush growing out of a crack behind the foaming waterfall, and in the bush a mother bird had build her nest. There in the midst of a storm with rugged and bare mountains, with the wind blowing, trees swaying, raging water falling, thunder roaring and lightening flashing sat a mother bird on her nest of eggs, in perfect peace! Somehow, in all the tension around the bird, she still had the resolve to lay her eggs and to sit there patiently, waiting to birth new life in the midst of a storm. The king chose this painting as the winner, because he understood at that moment, that peace does not depend on a serene environment.

As Christians we are constantly in and surrounded by storms, and we too must realize peace is not just the absence of a storm but being able to rest in the middle of the storm. As the bird found a place of peace, we have a place of perfect peace which is in Christ Jesus our Lord. Although, we are inundated with storms that could cause our hearts to struggle with new anxieties and fears we are grateful for the true and living Word of God that conveys to us, "Be

anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus" Philippians 4:6-7 (NKJV).

It is when we pray and petition with thanksgiving, letting our requests be made known to God that we are able to rest through any storm, because then and only then will we experience the peace of God that surpasses all understanding. This surpassing peace of God is a peace that we cannot understand, because when all hell has broken lose in our lives, and we are still able to entrust our cares to Him and continuously give Him praise. It is a peace through Christ Jesus that will stand guard over our hearts and minds.

Therefore, regardless of the storms we may find ourselves in or surrounded by, regardless of the sky being black and the waters billowing, regardless of the wind howling and the lightening flashing we have been commanded not to worry or be fearful about anything. Why? Because we belong to the One who gives tranquility on the inside regardless of the chaos on the outside.

+ COMMUNITY

30 day passes will be available at STARS starting Monday

Starting Monday, October 17th, STARS will start selling 30-day bus passes. Purchases can be made using cash or credit card at the customer service window. Passes are \$40 for the general public and \$20 for disabled and senior riders.

STARS is still working on a smartphone app and smart-card technology and apologizes for any inconvenience to riders. These services will make routing, paying, and riding easier. Your patience is appreciated! Keep an eye on the STARS website (www.saginaw-stars.com) and facebook page for more information.



COURTESY PHOTO

**“Coming together is a beginning.
Working together is progress.
Growing together is success!”**

Multicultural Academic Student Services (MASS) is a comprehensive office, which provides academic, personal, social and cultural support to students. To empower and retain students, the office provides culturally relevant services through academic achievement, scholarship, cultural celebrations, mentoring, and diversity education which promotes the successful transition, persistence, achievement and graduation of students.

Multicultural Academic Student Services seeks to promote a campus community that fosters the holistic development of multicultural students by providing support for their academic goals, while expressing genuine care for their personal development and well-being, advocating on their behalf and encouraging the full use of all university resources.

The office maintains strong relationships with students, parents, alumni, faculty/staff as well as the community, while building support for the successful matriculation and retention of students.

Simply put.....MASS is your home away from home.

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CMU is an AA/EO Institution, providing equal opportunity to all persons, including minorities, females, veterans and individuals with disabilities (see cmich.edu/ocrie).



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Saginaw, MI

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For more information contact Women of Colors at 989.737.9286 or ewmtoday@aol.com.



+ COMMUNITY



MINISTRY WITHOUT WALLS, 3783 MANNION RD, SAGINAW, MI 48603

Join us at Ministry Without Walls

By **PASTOR JOHN DUNN**
MINISTRY WITHOUT WALLS

Ministry Without Walls recently returned to our building at 3783 Mannion Road with a new vision. The last couple of years, the direction of the world, and the pandemic starting with Covid have all certainly become eye openers. After seeking God for His direction and His will, we are expanding our vision. Today, we clearly understand that the Church is our community.

The assignment that God has given to us is to “Break Down Walls”, bringing both spiritual and those who work in the community together.

Our vision is for Ministry Without Walls to be:

- A place where the Spirit, Soul and Body becomes whole
- A place where resources are available to those in need
- A place where church, volunteers and community

professionals work together to accomplish the will of God.

- A place where love flows, and judgement is absent
- A place where privacy is protected
- A place where safety is a priority
- A place where the whole person is important

Our ongoing teaching and seminars will include:

- Outreach
- Growing Spiritually
- Mental Health
- Healthy Living
- Finding Purpose
- Money Matters
- Entrepreneurship
- Boys to Men
- Women of Wisdom
- Discipleship

We understand that the mission field is not a country far away. It is around the corner, down the street, in our community. We also know that the vision given to us will not be easy to accomplish. We know that we can not do it alone. It will take a “village”.

We are committing our resources, time, talents, people, and our connections to tear down the “walls of the church”.

If our vision is connecting with you on some level and it appeals to you and sounds like something you might want to be a part of, we invite you to join us at 11:00 on Sundays to meet us personally so we can answer any questions you might have.

God bless You, come experience for yourself, Join us!!

Pastor, John Dunn
Ministry Without Walls
3783 Mannion Rd
Saginaw, MI 48603

+ COMMUNITY

Seen on the Scene: Michigan State Police Tri-City Troopers & New Birth Missionary Baptist Cathedral hosted the "Faith & Blue, Coffee with a Cop". Saginaw Mayor Brenda Moore, Attorney General Dana Nessel and other community members were in attendance. Important discussions were had regarding how law enforcement and the community can work together to protect local residents.



+ COMMUNITY

Social Security announces 8.7 percent benefit increase for 2023



By **VONDA VANTIL**
PUBLIC AFFAIRS SPECIALIST

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 8.7 percent in 2023, the Social Security Administration announced today. On average, Social Security benefits will increase by more than \$140 per month starting in January.

The 8.7 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 65 million Social Security beneficiaries in January 2023. Increased payments to more than 7 million SSI beneficiaries will begin on December 30, 2022. (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.

"Medicare premiums are going down and Social Security benefits are going up in 2023, which will give seniors more peace of mind and breathing room. This year's substantial Social Security cost-of-living adjustment is the first time in over a decade that Medicare premiums are not rising and shows that we can provide more support to older Americans who count on the benefits they have earned," Acting Commissioner Kilolo Kijakazi said.

To view a COLA message from Acting Commissioner Kijakazi, please visit www.youtube.com/watch?v=Vgm5q4YTIAM.

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 \$160,200 from \$147,000.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. The fastest way to find out their new benefit amount is to access their personal my Social Security account to view the COLA notice online. It's secure, easy, and people find out before the mail arrives. People can also opt to receive a text or email alert when there is a new message from Social Security--such as their COLA notice--waiting for them, rather than receiving a letter in the mail. People may create or access their my Social Security account online at www.ssa.gov/myaccount.

Information about Medicare changes for 2023 is available at www.medicare.gov. For Social Security beneficiaries enrolled in Medicare, their new higher 2023 benefit amount will be available 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.ssa.gov/cola.



For kids born just before and during the pandemic, the world has been very small. But now that the safe and effective COVID-19 vaccine is authorized for those 6 months and up ... it's about to get a whole lot bigger.

Michigan.gov/KidsCOVIDVaccine





The Class helps you take a look at who you are and where you are going. You will discover you already have what is needed to create, lead and fulfill your dreams.

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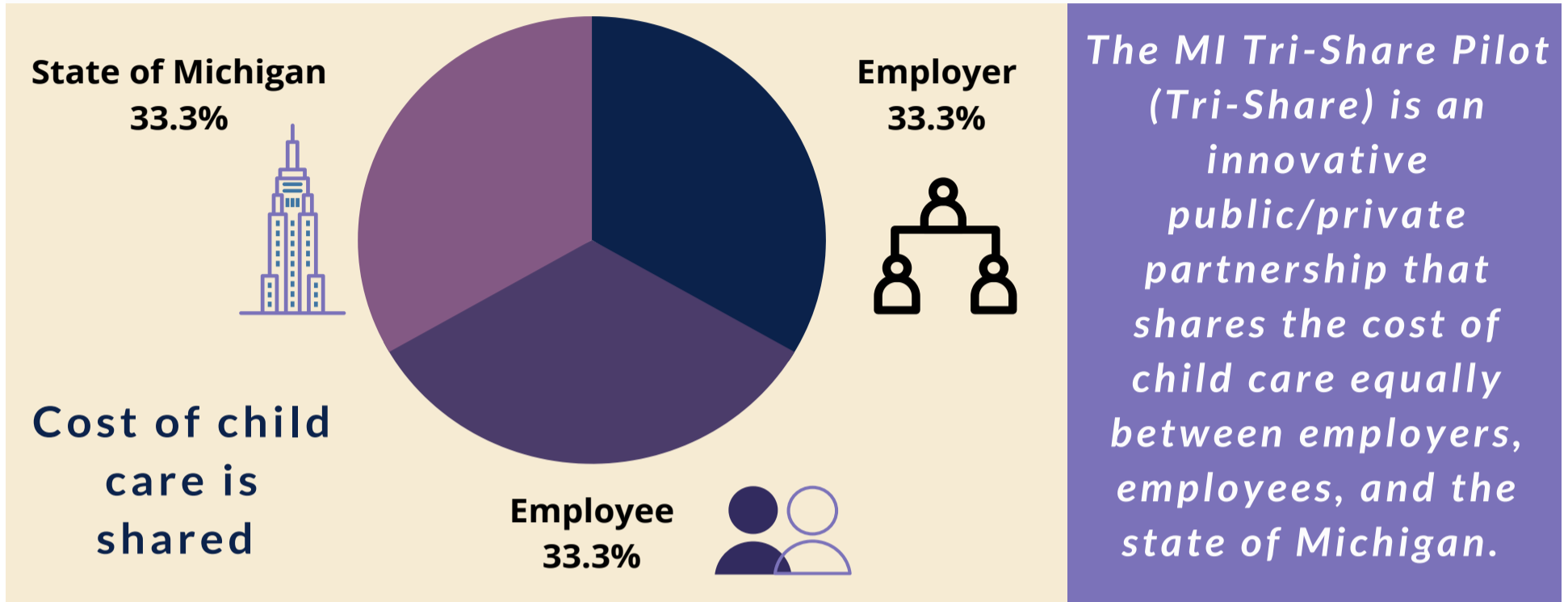
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October 25, November 1 and November 8

For more information,
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or scan the QR code below!



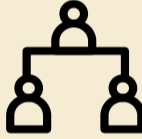


MI Tri-Share CHILD CARE



Overview

- **Tri-Share aims to:** (1) make child care affordable and accessible for working parents; (2) help employers retain and attract employees; and (3) help child care providers secure slots.
- Facilitator Hubs coordinate and administer the program in three regions currently representing the **Great Lakes Bay region, Northwest lower peninsula and Muskegon County.**
- Hubs serve as a **central liaison to facilitate connections** between employers, employees and providers.
- Eligible employees are those who are **Asset Limited Income Constrained Employed (ALICE)** to alleviate one financial burden and remove a barrier to work.

Benefits

-  **For employers,** Tri-Share hopes to aid employers recruit and retain talent, and remove barriers to employment
-  **For working parents,** this will reduce the out-of-pocket cost of child care, and alleviate the burden of finding child care
-  **For providers,** this pilot will secure slots for reliable payments of child care, as well as help with recruitment.

For more information, visit-
<https://www.michigan.gov/mwc>





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+ COMMUNITY



What's for Halloween, Della?

By Dolores Grant-Fall, former Neighborhood House cook

I was thinking not too long ago with the weather getting cold, and was thinking of something warm for a chilly evening.

Caribbean Rice Porridge

Ingredients

- 1/4 cup sugar
- 3 cups of water
- 1 can Carnation milk
- 3 cups of white rice
- 1 can coconut milk
- 1 can condensed milk.
- 1 teaspoon mixed essence
- 1 teaspoon freshly grated nutmeg.
- 1 cinnamon stick
- Fresh grated orange zest to taste
- 1/4 teaspoon of cloves.
- Pinch of salt
- 1 cup raisins



Instructions

Wash rice and place in a large pot with two cups of water, cinnamon sticks and cloves to boil until water is almost gone, add all other ingredients and stir well and let simmer under low heat until rice is tender. Garnish with fresh mint. Serve hot with a few butter crackers on cold nights. If you like alcohol add a few drops of brandy, it's optional. Enjoy our Caribbean rice porridge.

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+ COMMUNITY

IN MY HUMBLE OPINION



COURTESY PHOTO

The Black vote matters



BY KEN H. SIMMONS, II
MANAGING DIRECTOR, KENZO
PROJECT MANAGEMENT

It really made me feel good to exercise my civil rights last week when I completed my overseas ballot for the mid-term elections and submitted it to my county voter registrar's office with all the required documents. Since immigrating to South Africa, I have been able to do my civic duty as a U.S. citizen by voting from abroad using the government's very efficient "Vote by Mail" process.

I am grateful that I can still vote from

outside the country. I know that it is my right as a citizen, but it was not always that way. As a matter of fact, the year I was born is when one of the most far-reaching pieces of legislation in U.S. history was signed into law, the Voting Rights Act of 1965. The Act aimed to overcome the legal barriers at the state and local levels that prevented African Americans from exercising their right to vote as guaranteed by the U.S. Constitution under the 15th Amendment. It took decades and dozens of lives sacrificed for us to have the right to vote, and then I see an article about Stacey Abrams, a Georgia gubernatorial candidate seeking to become the first Black female governor in the nation struggling to secure enough Black voters. For the reasons here and others that I will touch on, the Black vote matters in my humble opinion.

Stacey Abrams is one of six children from Gulfport, Mississippi, whose parents had three tenets: "go to church, go

to school, and take care of each other", as mentioned when you "Meet Stacey" on her website, staceyabrams.com. She is well educated and has multiple degrees. At Spelman College, Abrams graduated magna cum laude with a bachelor's degree in interdisciplinary studies (political science, economics, and sociology) and was further distinguished as a Harry S. Truman Scholar. She obtained her master's degree from Lyndon B. Johnson School of Public Affairs at the University of Texas, and her Juris Doctor Law Degree from Yale Law School.

Being a Yale-trained tax attorney, entrepreneur, author, small business owner, and recipient of the prestigious John F. Kennedy New Frontier Award, which honors an elected official under 40 whose work demonstrates the impact of elective

**CONTINUES ON PG 25,
BLACK VOTE**

Continued from pg 24, Black vote

public service as a way to address public challenges, makes Stacey Abrams a dynamic public official. Her achievements don't stop there. She has received several honors and awards for her role as a public servant, including being recognized nationally by *Governing Magazine* as one of the 2014 Public Officials of the Year. She is also making a name for herself in the film industry as the CEO of Sage Works Productions, working with CBS Studios and NBC/Universal. The company's first film, *All In: The Fight for Democracy*, made the 2020 Oscar shortlist for best documentary, and the *New York Times* has listed Abrams as a bestselling fiction and nonfiction author.

With all that Stacey Abrams has to offer, including her impressive record of community service and helping to deliver the White House and Senate majority for Democrats through her infrastructure and influence, it is difficult for me to understand why there is a question around her current campaign: Will enough Black voters show up for her to win and make history?

Last week on the 10th of October, Abrams met with 100 Black business leaders and community members in South Fulton, Georgia. The *Washington Post* reported her saying, "None of it matters if we do not turn out the very people who are the most affected." She added, "We don't have an enthusiasm gap. We have a trust gap - and I need folks to trust me one more time." Recent polls show Abrams trailing by as much as 10 percentage points behind Republican Gov. Brian Kemp in their rematch. In 2018, she defied conventional political wisdom by coming within 55,000 votes, or 1.4 percentage points, of becoming America's first Black female governor. It suggests she is struggling to replicate the same level of Black support this time around.

Stacey Abrams' campaign is one example of what the Black vote really means to politics, but there are several others across the nation and throughout history as well. One of the most significant occurred just two short years ago when Joe Biden held 87% of the Black vote, performing better among Black voters than any other demographic group, according to an NBC News

report on 08 November 2020. Black people in urban centers and suburbs of states like Pennsylvania, Michigan, Wisconsin, Nevada, Arizona, and Georgia were nearly 40% of the population in those areas and they chose Biden, with a few exceptions. Once the vote counting was nearly complete in Philadelphia, Detroit, Milwaukee and Atlanta, Trump's lead disappeared in the respective states. NBC News said, "Biden — who would not have been the Democratic presidential nominee without Black voters in South Carolina - reached 270 Electoral College votes in large part because of Black voters in these cities."

Rev. Steve Bland, Jr. pastor of Liberty Temple Baptist Church, stood outside Detroit's TCF Center, where votes were tallied by Wayne County election officials the night before, told MSNBC in poetic language, "As goes Detroit, will be done so ..." said Bland, wearing a black baseball cap with the words "Faith Over Fear." "We will determine the outcome, because we've gone from picking cotton to picking presidents."

As I stated near the beginning of this article, we, as Black people, did not always have the right to vote. The original U.S. Constitution did not define voting rights for citizens and the right to vote was almost entirely restricted to white property-owning men. This version of an American democracy based on racial, gender, and economic privilege coexisted with and was reinforced by the institution of race-based chattel slavery. It took two amendments to the Constitution to change that. In 1870, the 15th Amendment prohibited states from denying a male citizen the right to vote based on "race, color or previous condition of servitude" (*History.com*). However, this amendment was not enough because African Americans were still denied the right to vote by state constitutions and laws, poll taxes, literacy tests, threats, violence, and more for nearly a century.

In 1964, the 24th Amendment partly addressed this injustice by prohibiting the use of poll taxes in federal elections. In addition to these constitutional amendments, the Voting Rights Act of 1965 secured voting rights for adult citizens of all races and genders in the form of federal laws that enforced the amendments.

Fortunately, I am not alone in my opinion that the Black vote matters. There are two important organizations that I found which have taken this stance as their mission. One of them is Michigan-based *Defend Black Voters Coalition*, which is a multi-racial coalition with the shared value that regardless of race, gender, or income everyone has the right to an equal say in what happens in their communities. Its current campaign is against the "Suppress MI Vote" initiative and calls for corporations to no longer be allowed to financially support officials seeking unfair advantage through voter suppression.

The other organization, which is nationally active with nearly a dozen branches, is *Black Voters Matter (BVM)* headquartered in Atlanta, Georgia. Its goal is to increase power in marginalized, predominantly Black communities through effective voting, which allows communities to determine their own destinies. On 20 September 2022, National Voter Registration Day, Ben & Jerry's celebrated the power of Black Voters when it partnered with BVM to launch the rebrand of its *Change is Brewing* flavor, which now shows black voters on the packaging. Due to a number of Republican controlled states trying hard to suppress the Black vote, Ben & Jerry's US Activism Manager, Maroni Minter, made a statement: "That's why today we are also excited to kick off a seven-week tour of Georgia [We Won't Black Down bus tour] in partnership with Black Voters Matter to engage voters across the state and connect them with information and tools they need to ensure that their vote is counted and their power is felt."

If Ben & Jerry's, founded 44 years ago by two childhood friends, Ben Cohen and Jerry Greenfield (who happen to be white), acknowledge and support the power of the Black vote, surely you must agree that the Black vote matters. What's more delicious than ice cream with trademark chunks of fudge, fruit, and other goodies, or true democracy for all?

+ COMMUNITY

The young Black male: from endangered to invincible

By DEBORAH COPELAND

It has been said numerous times that the Black male is an endangered species. It would almost sound like a broken record if it weren't true. Too many families have either lost their young boys or young men to the streets engaging in drugs and gang violence; or those just wandering through life with low aspirations, ending up on public aid, or in low paying jobs, all because they didn't excel in school. In addition, we're now losing our young men to various health conditions, be it mental health challenges, sudden heart attacks in athletes, high blood pressure, diabetes and strokes due to overall unhealthy eating habits.

The New York Times reported in 2015 that 1.5 million Black men, who at that time would be between the ages of 25 and 54, had disappeared from daily life because of incarceration or death. The dropout rate among Black males between the ages of 16 and 24 is 8.7 percent, nearly twice the rate for white males. The prevalence of strokes is nearly 80 percent higher than it is for white men, and the stroke mortality rate is nearly 60 percent higher than that of white men.

Before you pass judgement on this article, I know all too well there are also those cases that are just the opposite. There are those Black males whom we don't hear enough about, who are excelling in life, who are not on drugs or in the streets, who have high aspirations and are excelling in school and their career. There are those who have healthy eating habits and are in overall great health. However, for this article, as the mother of a young Black male, I want to focus on the endangered male.

So, why am I writing about this subject today? Perhaps it's thoughts of my own adult son, or my four precious grandsons, two of whom are teenagers and two of whom are just beginning their lives at ages 3 and 6, still looking at life and their associations with innocence. The most underlying factor could have been my recent first visit to the African American museum in Washington, D.C. Starting in the basement of this impressive building which chronicles our history from slavery to the

Jim Crow era to Emmett Till. From segregation to integration, all brought back memories; memories of my own childhood growing up in the South and wanting to educate my children on our history instilling in them the desire to further their education, so life won't be as hard as it was for our ancestors. Wanting the next generation to be better than the last.

What is the solution to this dilemma? How do we move young Black men from endangered to invincible?

I'm not an expert on childhood psychology, but as I recently listened to my 6-year-old grandson going through addition and subtraction with his father, my son-in-law, I see a positive foundation being laid. His father is drilling him with patience, and my grandson is beaming as he supplies the correct answers each time. I was so impressed that I began to wonder when parents should begin to expose children to mathematics, and other educational studies, using learning tools and instilling a yearning for learning, how young is too young. In discussion, it became clear that no age is too young, beginning as soon as the child can understand is imperative. Teaching our youth, especially our Black males, positive affirmations with the understanding that they are their affirmations and nothing less. This, among other things, can be the beginning solutions to the dilemmas to which we find ourselves.

According to a recent article by Rep. Frederica S. Wilson (Democrat-Florida), 2022: The Year of Black Men, she states the bipartisan Commission on the Social Status of Black Men and Boys are united in their overwhelming commitment to examining the challenges faced by Black men and boys and providing tangible, sustainable solutions. This is no ordinary commission. Its members will not simply study and write reports that then are ignored. The article goes on to say, they travel the United States to meet with Black men and boys right where they are; visit prisoners on death row; and work with churches, fraternal organizations, and national organizations like the NFL, NAACP and National Action Network to engage them in the process. They will investigate conditions affecting Black men and boys, including, but not limited to, homicide and incarceration



COURTESY PHOTO

rates, poverty, fatherhood, income disparities and school performance.

The Commission's role is to help our nation's highest-ranking officials gain greater insight into the experiences of Black males. Whether in society, health, education or other life scenarios, Black men and boys are forced to endure the adverse impacts of centuries-long inequities when compared to men and boys of other racial groups. For these reasons, the Commission is stepping up to propose measures and policy recommendations that can remedy the underlying causes of disparate conditions. And, while Black men and boys are the Commission's primary focus, they are confident that their work will ultimately uplift Black families and the Black community because Black children need strong, successful fathers and Black women need committed husbands and partners.

When we think about the solution to the dilemmas of the Black male as I posed early on, do we need a Commission to take this on, or could it be as simple as a father/parent, being that one role model to take interest and teach that male child about mathematics: addition and subtraction? It's called letting your child know they are important, that they matter. It can make all the difference in their growth and future development, in moving from endangered to invincible.

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On The Road to Banga – Bujumbura Burundi



By **JOAN L. WASHINGTON**

Of all the places I ever been in my global travels, there was none that matched the natural and rugged beauty of East Africa, in Bujumbura Burundi. Jeremy Ndayiziga was a former diplomat, and worked for the United Nations representing China and many other foreign countries during his diplomatic tenure. Ndayiziga was tall and slender, seemingly the picture of health. He ran every day with his troop of about 25 to 60 African men.

They were a sight to behold, unlike the runners and joggers in the states, they'd run and sang songs in perfect step and harmony, with a leader at the helm. On Saturdays, the military forces and the president's men ran early in the morning before it got too hot. I would make sure to be perched atop my bal-

cony to ogle in private under a thick canopy of trees, grinning from ear-to-ear, as those incredibly hulky bodies tracked by. It was awesome!

Jeremy was an interesting character. He went to church, every single day since 1998. He made a committed to serve God and he did. Ndayiziga was a very powerful and influential man in Burundi as well as the whole of the East African Community or – EAC. This included: Rwanda, Uganda, Tanzania, Kenya and DR Congo.

Jeremy was a soft spoken and quiet gentleman, I never heard him raise his voice, which was a strategy to get people to pause and listen. He was a thinking man. Ndayiziga had two kids, and talked about them often; both were in the states going to school. But there was a sadness that swept over him whenever he mentioned his wife. She enjoyed shopping and spending money...and spending money and shopping.

Burundi was as beautiful as it was dangerous, so I paid strict attention to my surroundings, who I came in contact with and where I traveled.

At that time, I was the Executive Director for Williams Academy in Bujumbura Burundi. I provided Leadership in Academic Education and Training-of Trainer (TOT) services to the Ministry of Education and to the President. Burundi. Burundi was a Francophone country, meaning they spoke French and Kurundi. Kurundi is spoken by 98% of the population. Jeremy was the Project Director, our mission was to bring more English Language Learning (ELL) skills training to the country, so they would be able to successfully trade and communicate with their neighbors in the EAC using the international business language which is English.

The Big Surprise

One day Jeremy decided to give me a big surprise and show me his family farm upcountry in Banga.

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ROAD TO BANGA**

+ COMMUNITY

Continued from pg 30, Road to Banga



TWO WOMEN WALKING DOWN THE ROAD BALANCING WITH EASE BASKETS OF TOMATOES ON THEIR HEADS

He and his younger brother raised cattle, chickens, produce and dairy products. I didn't know exactly what to expect, but I needed a break. I was excited and cautious; this was my very first real trip away from the city. The embassy cautioned Americans, not to be out after 6pm. Jeremy knew my anxiety about being out after dark, but I was in good hands.

The weather was sunny and pleasant as we made our way up the mountain; I flung all caution to the wind, and felt myself melt into the scenery. The journey took us through the lush twisting mountains of Bujumbura to a tropical and picturesque village about 62 kilometers away to the north, called Banga. The scenery spoke to me like words from a master poet. Finally I was going to witness the rough cut of East African culture and I wasn't disappointed!

RN1

It was on this maiden trip on a Sunday afternoon in April, 2013, that I discovered the RN1, the National Road that rumbles and wrangles through Bujumbura, to Uganda, Rwanda and Nairobi.

When I first caught a glimpse at the amazing skills and acrobatically tricks of these so-called "Banana Bikers." I watched with a temperament of curiosity and high anxiety, as about 4 to 6 biker's hitched themselves up to the back of a 10-ton truck,

All synchronized in a neat row, speeding up a steep mountain with one hand gripping a bar wedged onto the truck, while the other hand squeezed the bike handle. I asked Jeremy, "Why they did this. It is totally insane to ride on the back of a truck like that!" I exclaimed. Jeremy patiently explained to me in his calming voice, "My dear, this is Burundi, not America. To this people, this is good money! They are feeding their families and their wife's are happy!" He looked at me and chuckled, then let out a good hard laugh, he went on to say, "My dear, they pay a fee to cleave on to the back of that trucks because they are so exhausted, without the trucks, they wouldn't make it home." The banana bikers were everywhere, going up and down the mountain on both sides of the busy RN1.

If you blinked, you missed a blurred convoy of Banana Bikers barreling down the mountain hauling up to 200 pounds, or 90.7 kilos of green banana's bundled with pinpoint precision in the shape of a pyramid strapped onto their bikes. Bikers can reach speeds up to 50 miles an hour (80 Kilometers) just one slight miscalculation on the narrow winding road spells certain disaster or even death, for only \$3.00 if they are lucky!

The entire journey was a true cultural awakening and spectacular event.

This experience was a pointed lesson and testament in human survival for me, which inspired the conceptualization of a documentary that I later produced.

Not only did the Banana Bikers provide a source of fascination and intrigue on the

road to Banga, but I found myself squirming nervously in the car seat, clinking to whatever I could get my hands around, as we snaked around tight curves that launched the vehicle about an arms-length from scores of people knotted together along the shoulder of the road. I panicked at the amount of young children running around like free-range chickens, no older than 4 years old, without any adult supervision. Jeremy thought it was pretty comical, to see me applying my imaginary brakes and clutching the door handle for dear life. But I was mortified for the children and it wasn't funny at all!

Children balanced water, wood or bananas squarely on their heads. They played and dilly-dallied without fear or a care in the world on a dangerously narrow slither of curb, with no fence or barriers. The menacing barrage of motorcycles, banana bikers, and heavyweight trucks, hauling cargo from Kenya and Uganda came within inches from hitting them. This scene repeated itself over and over again, making it extremely difficult for me to watch.

I wanted to illustrate how treacherous and overcrowded the RN1 is to travel by any mode of transportation, particularly on a bicycle. Now, imagine your husband or son going to the banana plantations to buy bananas two or three times a day; traveling up to 43 miles a day (70 kilometers) to the open markets in Bujumbura to sell the bananas and back, all in day...rain or shine. And then get up the next day and do it all over again.

We finally reached our destination – Jeremy's farm and had a lovely day!



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The recession is here – time to knuckle down

By HASANI ALI

Interest rates are high, jobs are scarce and inflation is slowly eating away at our wallets. Yes, it is safe to say that the recession is here. Americans nationwide are in a panic as budgets are getting tight and those living paycheck to paycheck are really working to find a way to survive.

As stressful as the thought of a recession is, it's important that you don't panic. This is just part of the economic cycle. While the discomfort of a recession will be felt by most of us, there are ways to prepare. In this article, we'll look at how you can survive a recession, so you can feel more confident about your finances as the economy continues to send us all mixed messages.

Author of "Rich Dad, Poor Dad" Robert Kiyosake predicted back in 2013 that an epic economic crash was going to rock the country and millions of people would be 'wiped out.' He did not explain whether that was figuratively or literally.

Kiyosaki mentioned how he was able to get rich during the 2008 recession. He described the event during his podcast on the Rich Dad channel as grabbing everything was clearance.

"2008 was a great time to get rich," he

said. "Everything went on sale. I borrowed millions of dollars buying real estate bargains."

That's fantastic for rich people! But what about the everyday person?

For those struggling to make an honest living don't have the extra tools and resources to acquire real estate or enough capital to weather through the storm.

However, there are effective strategies to help stretch the dollars in our wallets to help us out during such a time of turmoil.

Saving money is a pivotal tactic when it comes to surviving a recession. What's the first move to save money? Reduce the spending!

That's right.

As simple as it may sound, some people are not keen to the idea of giving up their daily Starbucks coffee or weekend bar nights. May be time to become resourceful and make coffee at home and enjoying drinks at home.

Even when it comes to grocery shopping, reducing the spending may be a challenge, but can definitely add some padding to your pocket while making sure that the family is being fed.

A shopper can easily save some money by purchasing store-brand products and

stocking up on non-perishable, yet stable items such as beans, rice, pasta and oats.

Baking soda can be a complete game changer when it comes to several household items. It can be used as toothpaste, the main ingredient in a cleaning product and deodorant, laundry detergent and carpet and bathroom cleaner.

One unfortunate thing that comes with recessions are massive layoffs. It's very imperative for all employees to make sure that resumes are updated and even start slightly applying for new jobs.

There's no such thing as security as an employee.

A company will cut jobs if it means sustaining revenue at all costs, even yours. They will not care if that means placing more responsibility on the remaining employees, as they know they will do it to keep their job.

It would also be wise to be pick up a new skill that's in high demand in the work force. Rare skills are highly compensated. Fields like Information Technology (IT) and Software Development are in constant need of workers as technology is forever evolving. If your skills are not easily replaceable, then you will always have an opportunity in the job market, no matter how volatile it is.

Your new skill could also become a side job as additional income along with your primary source of income.

Having colleagues in other industries or college buddies that you've stayed in contact with? Tap into your network! Not enough people in your network? Expand it! Couldn't hurt to find the right people to bring into your life to help further your career or gaining a new skill. Remember, life is all about relationships. Use those people to your advantage and make the best of the opportunity.

Starting a business is also another way for a person to combat the harsh effects of the recession. Being a business owner gives you a better chance to earn more in-

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RECESSION**

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come. Unlike being a wage earner, a business owner can make more revenue based on the amount of sales. If a service is truly needed and is in high demand by consumers, then that business is bound to be successful, though easier said than done.

While many investors plan to liquidate to have cash assets, you should think twice before selling off your investments. When you see your investment portfolio going down in value by the day, it's going to be tempting to consider selling everything to liquidate. The problem with this is that you're likely selling at a loss. It's also not

recommended that you dump your stocks due to fear or temporary uncertainty. If you believe in the companies or funds you've invested in, you don't want to make rash decisions that will hurt you in the future.

During times of high inflation, stock market dumps occur, and people start panic-selling. The volatility leads to wild swings when there's fear in the market. Any bit of good news or bad news could lead to immediate reactions. It's going to be difficult to resist, but if you don't need the money for short-term expenses, you need to do your best not to panic. Think

back to the stock market fluctuations that happened when the pandemic first began. Many investors panicked and ended up losing out on astronomical gains just a few months later.

Economic times may be uncertain, but your preparation doesn't have to be. Become serious about your financial future. A recession doesn't have to be the reason for your economic turmoil. Staying proactive will give you the best opportunity to get on top of the madness before it gets worse.

Take heed as the storm is already here.

Protect yourself from inflation by purchasing silver

By HASANI ALI

Not everyone has thousands of dollars to invest into stocks or crypto. With the price of Bitcoin costing roughly \$20,000, it would take forever to see a profit if you were to put a smaller amount into the investment.

Stocks aren't a bad investment, but it also comes with a tedious amount of research as to which companies are worth investing in and knowing when to withdraw from a volatile market.

However, there's another product that people can invest in where they can safely bring value to their portfolio with having to break the bank.

That precious metal is silver.

Arguably one of the most underrated commodities when it comes to wealth creation, this particular precious metal should fall into the hands as many people as possible. If a person has no investing experience and don't know where to start, then this would be a fantastic arena to dive into.

Below are eight incentivizing reasons for anyone to invest into silver right now:

- 1. It's Cost Effective** – Unlike a \$20,000 investment into Bitcoin, the spot price of silver, as of October 10, 2022, is \$19.84 an ounce. Twenty dollars is quite reasonable when it comes to making an affordable investment. Twenty dollars is equivalent to a meal at a restaur-

rant, two movie tickets or even five gallons of gas. An ounce of silver can be a great gift for children and young adults to teach them about investing and wealth.

- 2. Less of a cyber risk** – One of the downside of investing in cryptocurrency or dealing with any kind of online transactions with block chain is worrying about being hacked. Credit cards, investment accounts and even social media accounts have the possibility of being hacked by a cyber-criminal. It is nearly impossible to recover funds from a stolen account.

- 3. Better Protection Against Inflation** – The US dollar is losing its value every single day. However, silver and other metals will not lose its value even with the dollar losing its value. In fact, the price of silver will increase as the economic turmoil increases. During a small recession in the 1980's, the price of silver increased to almost \$50 an ounce. In January of 1980, an ounce of silver skyrocketed to \$136 for a small amount of time.

- 4. You can Profit During an Economic Collapse** – In a worst case scenario, silver can be used as legal tender during an economic collapse. Meaning, if the value of the dollar goes to zero, then silver can be used to go to the store and purchase food and other goods. It can also be used

a bargaining tool to trade for other goods and services.

- 5. Assets can be Easily Resold Because of High Demand** – Many of wealthy investors buying and hoard precious metals, including silver. When the price of precious metals skyrocket, it will be in more demand based on the need of companies and other private investors. The only requirement prior to cashing in on the silver is an evaluation, confirming that the silver is in fact real. Any coin shop or precious metal center will appraise any piece of silver that comes into their door. Once confirmed, the seller will receive cash for the value of the coin.
- 6. Assets are harder to be Tracked and Confiscated** – What's the beauty behind owning a precious metals? The wonderful fact that nobody has to know that you own it. You are responsible for the safety and security of those precious metals, but the previous metals do not need to be reported to any financial entity. If a person is in debt or has a judgement, then nobody can confiscate those precious metals.
- 7. No Capital Gains Tax** – Uncle Sam cannot tax something that he knows nothing about. As silver in-

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SILVER

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COURTESY PHOTO

creases in value, those capital gains do not need to be reported – self-explanatory. Wealthy people call precious metals, “God’s money” as it is a natural resource and not made by man, therefore man should have no right to put a tax on God’s money. “By your wisdom and understanding You have acquired riches for yourself And have acquired gold and silver for your treasuries.” – Ezekiel 28:4

8. Silver is Medicinal – Nobody is safe from catastrophe. In an apocalyptic scenario, first aid is a necessity in a hostile environment. If alcohol or antibiotics are absent from the medicine kit, silver can be melted down and be used as a disinfectant, anti-bacterial and anti-fungal cleaning aid. It can be used internally and externally. According to the www.silverinstitute.org, even before people fully understood how silver worked as an antibiotic, the metal was used to prevent the growth of dangerous germs. On long ocean voyages, for example, silver coins were dropped into water and wine casks to keep the liquids fresh. For decades, physicians placed several drops of silver nitrate into newborns’ eyes to prevent infection. During World War I, battlefields wounds were wrapped in silver foil and silver sutures were used to close deep wounds.

If these benefits don’t give you a reason to get out and buy silver right now, then I’m sure what it is going to take. Take the opportunity to get your hands on God’s money and let the value of it grow as the country is going through serious turmoil.

If there aren’t any coin shops in your local area, feel free to search for the nearest coin shop on Google. Gold, platinum and copper are other precious that worth looking into as well, but silver may be the best commodity for its use for the most affordable price.

There may not be a stimulus package or any kind of economic bailout as the economy begins to worsen. Economic specialists are hinting that the “upcoming” recession (it’s already here) is going to be much worse than the one back in 2008. Why not protect yourself in any way that you can possibly can? Give yourself a fighting chance by investing in God’s money.

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Bitcoin is here to stay— jump on board

By HASANI ALI

There's a new regime forming when it comes to money and other transaction. Despite all of the backlash and resistance, Bitcoin and other alternative (alt) coins are here to be served as a new form of currency. When Bitcoin was introduced back in 2009, many wealthy and famous individuals were the first ones to invest in this new blockchain project. As of this year, about 106 million people are Bitcoin owners, whether an entire coin or a fraction.

Bitcoin has yet to show any sense of slowing down since its inception. The value may be volatile, but it has slowly increased in value over time. Understanding how crypto markets work will give people a better understanding of money and management and wise investing.

According to www.sharecast.com, over in the UK, there are many reasons to invest into Bitcoin. Despite the difficulty to predict the trends in Bitcoin, it hasn't dampened the spirits of those interested in the crypto. Here, we are going to take a look at some of the many advantages of investing in Bitcoin.

1. Bitcoin Acceptance is on the Rise – If you have been following the news lately, Bitcoin acceptance has been widely spreading to many popular companies which are publicly backing the crypto. Additionally, the number of users that are adopting the blockchain wallet has been constantly on the rise since 2019. The fast pace at which users are adopting the crypto is an indicator that the popularity of Bitcoin isn't going to go down any time soon. Offensive lineman Russell Okung of the Carolina Panthers was the first professional athlete to be paid in Bitcoin – many others are following suit.

2. Bitcoin Investments Continues to Grow – According to reports, the number of investors who are purchasing Bitcoin via platforms such as PayPal and Cash App have been steadily growing. In fact, the Cash App's Bitcoin revenue has soared to a whopping \$1.6 billion. The Cash App also revealed in a recent report that their gross profit during the third quarter of 2020 was around \$30 million.

3. Bitcoin isn't going anywhere – Everybody resists change when something new is integrated into the mainstream. Bitcoin was introduced back in 2009 and was less than \$1. Thirteen years later, the worth of one coin, as of October 10, 2022, is \$19,042. Bitcoin even topped out at \$65,000 back in November 2021. El Salvador was the first country to adopt Bitcoin as their national currency and to be used as legal tender last year. The United States has over 34,000 bitcoin ATM machines across the nation. The Staples Center is now called Crypto.com Arena, as it was purchased by the trading platform, Crypto.com. Bitcoin and other alt coins are going to become more stable as they become more useful with more major partnerships.

4. Suited for the Macro Climate – Another reason to invest in Bitcoin in 2021 is because it's perfectly suited for the macro investment environment. It should be noted here that the cryptocurrency was born out of the 2008-2009 global financial crisis. Bitcoin was released into the world during a time of government and bank bailouts where it thrived, albeit being ignored by the masses during its initial days. Years later, the world is going through another crisis where many governments are going through bailouts and other crises of their own. During these times of crisis and Bitcoin's soaring popularity, it is easy to see the unique value proposition that Bitcoin has to offer.

5. Measuring Bitcoin's S2F is Easy – "Stock to Flow" is a great concept that's being floated around in the investment industry. This method can be used to quantify the exact amount of scarcity of a good. The stock is representative of the entire supply that's in circulation, while the flow represents the exact amount of the new supply per year. Since Bitcoin is an open-source cryptocurrency that follows a fixed supply schedule, measuring the S2F of Bitcoin is possible with 100% accuracy.

As with any other investment, buying Bitcoin also comes with its fair share of risks that are well known. One of which is its price that tends to experience a sharp drop from time to time. But, the good news is that the crypto has always managed to shoot up, and its recent soaring price is



testament to the success of Bitcoin. Other risks are more of a personal nature; for instance, you could lose your entire Bitcoin stash in a sec-

ond if your hard drive crashes; apart from that, hacking incidents aren't unheard of, which bumps up the risk of investing in crypto. The good news is, there are many app trading bots that allow you to invest in Bitcoin and other cryptocurrencies safely and securely.

Though \$19,000 is a lot for one coin at the moment, imagine the profit you could benefit from once Bitcoin reaches \$65,000 or another all-time high. Whether you invest \$10 or \$100, you would still see a significant return once Bitcoin returns to the bull market.

Just like anything, investing is a risky business when it comes to any asset. From cryptocurrency to stocks, investors are taking a risk with their money to make a maximum profit, as they should.

According to Donovan Jolley from the DIY Investing channel from YouTube, the biggest mistake that new investors make is that they wait until the price of Bitcoin skyrockets to jump in. The investment is sitting at the peak of the bull run. When the price corrects itself or even takes a dive, investors panic and take their money out as they feel as if they're losing money.

Instead, Bitcoin and other coins should be purchased when the market is bearish (on a downturn). That's when the price is cheaper and the investor is able to purchase more for a cheaper price.

Bitcoin is going to be the future. Invest into your future while it's still early. Once Bitcoins and other coins begin to take off and become too expensive for the average investor, it'll be too late to invest into an opportunity of a lifetime.

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COURTESY PHOTO

The bust is because of the boom



By **CHRIS DOUGLAS**

The economy is in a tough spot. Inflation remains at a 40-year high and interest rates are rising as the Federal Reserve tightens monetary policy to bring inflation back down to its pre-COVID rate. Job growth is slowing because of this monetary tightening. Gross domestic product (GDP), which is the value of all final goods and services produced in the United States, fell for the first half of 2022. The traditional definition of a recession is two consecutive quarters of declining GDP meaning by this definition, the economy is currently in a recession though policymakers refuse to call it this. Further interest rate increases and higher energy prices threaten to further slow the economy through the rest of 2022 and into 2023.

How did the economy arrive at this

point? There are various excuses for inflation, such as corporate greed and inflation caused by Vladimir Putin's war in Ukraine. None of these excuses hold water. If corporate greed was the culprit, why was inflation less than 2% before COVID? Weren't corporations just as greedy before COVID as they are now? Putin's war may be a brutal, unjustifiable humanitarian disaster, but inflation was already rising in summer 2021, well before his invasion.

The reason for the inflation we are experiencing is something that economists have known since Milton Friedman did his work in the 1960s and 1970s, namely a government spending extravaganza financed by printing money. This generates a short-term boom as this new money is spent. Inflation then sets in, resulting in a long-term bust due to the monetary tightening and an economic slowdown required to reduce inflation.

It is impossible to overstate the level of government spending that has taken place since the pandemic began in March 2020. Three rounds of COVID relief spending took place, relief that sent most Americans checks, paid enhanced unemployment benefits (a lot of which ended up

being fraudulent), provided an enhanced child tax credit, paid a quarter of a trillion dollars to state and local governments, as well as paying other benefits. This relief sums to approximately \$5 trillion in new government spending, spending on top of the approximately \$4 trillion in spending the government was already doing prior to COVID.

It can be hard to wrap your head around a number as large as \$5 trillion. There are a few ways to do it. First note that, a billion seconds is roughly 30 years. Since a trillion is a thousand billion, a trillion seconds is thus 30,000 years. Five trillion seconds is thus 150,000 years. If you wanted to count all \$5 trillion in COVID relief spending and each dollar took a second to count, it would take 150,000 years to do so. Second, note that the Federal government has spent \$1 trillion more on COVID relief than it spent fighting World War II. Taxes weren't increased to pay for this relief spending. What money wasn't borrowed to pay for this spending instead was printed out of

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THE BUST**

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thin air. The money supply has doubled in the past two and a half years, from \$3.3 trillion to \$7.2 trillion.

The congress and president determine spending while the Federal Reserve determines the money supply. In principle, the Federal Reserve is supposed to control the money supply free from political influence to prevent this kind of inflation from happening. In practice, the Federal Reserve has marched on lockstep with the president and congress, increasing the money supply to make it easy for them to pay for their spending, leading to where we are today.

The \$5 trillion in COVID relief fueled a short-term spending boom in the economy. Goods flew off the store shelves and businesses found themselves short of workers to meet this surging demand. Durable consumption spending, meaning spending on new cars, appliances, and furniture increased from \$1.8 trillion prior to the pandemic to \$2.4 trillion in summer 2021, a 33% increase. This is a significant reason why there were supply chain disruptions and a shortage of things like new cars. Supply chains are optimized for efficiency, meaning there is not excess capacity in them to handle an unexpected surge in demand. When demand surged due to the trillions of dollars poured into the economy from COVID relief spending, supply chains were disrupted on top of whenever disruption was already occurring from shutdowns and the virus.

This spending-fueled boom led to the 40-year high inflation that we are seeing right now. This presents the Federal Reserve with a dilemma. The Federal Reserve can either let the inflation persist or the Federal Reserve can tighten the money supply, increase interest rates, and turn the boom into a bust.

The problem with the first approach is that 8% inflation quickly erodes the purchasing power of the dollar and reduces Americans' standard of living. The "rule of 70," which is 70 divided by the growth rate of something, tell approximately how long it takes that something to double in value. Inflation is the growth rate of prices. Thus at 2% inflation, which is what the inflation rate was prior to COVID, prices are doubling every 35 years. At 8% inflation, prices

are doubling every 9 years. At 8% inflation \$1 today will only be worth about \$0.10 in 35 years. This loss of purchasing power and standard of living is unacceptable to the general public and policymakers, and likely would lead to political instability.

The problem with the second approach is that the bust might be significant. The 30-year fixed mortgage interest rate is approximately 7.5% as of writing this column. The median price of a house in the United States is \$428,700. Just last year, the 30-year fixed mortgage rate was 3%. The higher mortgage rate increases the monthly payment on this house by \$900, which is roughly what the monthly payment on a \$50,000 new car would be at current can loan interest rates. Since new home buyers likely do not have the equivalent of a car payment's worth of extra income in their monthly budget, housing prices will have to fall. For the monthly payment at a 7.5% interest rate to be what it was at a 3% interest rate, the \$428,000 house would have to fall to \$290,000, a 32% decrease. This exceeds the decrease in housing prices that occurred during the Great Recession. Recall that the housing market crash then led to wave of defaults, mortgage-backed securities going bust, banks facing insolvency, and a severe financial crisis and recession. A similar situation is a risk again today. Readers might also remember that the last time the Federal Reserve fought inflation was in the early 1980s. Then chair Paul Volker hiked interest rates to double-digit levels, resulting in a severe recession with double-digit employment.

It is hard to overstate how irresponsibly the Federal Reserve and federal government have behaved over the last two and-a-half years. The federal government acted like it faced no budget constraint and pumped trillions of new money into the economy in the name of COVID relief even after a vaccine was announced and for all intents and purposes, the pandemic was over. The Federal Reserve completely abrogated its mandate of price stability and financed this spending with newly printed money. I find it impossible to believe that Federal Reserve and Treasury officials (and some academic economists) believed that inflation would magically remain at 2% in the face of all this, but apparently, they did.

The federal government is behaving just as irresponsibly with the foreign policy. Rather than working to negotiate peace between Russia and Ukraine, the congress and the president are pouring billions of taxpayer dollars into the conflict, all of which is adding to the budget deficit and inflation. Nearly \$70 billion in taxpayer dollars has been spent on weapons for Ukraine thus far, which is more than the annual defense budget of Russia. This is escalating the conflict and threatening to spill it over to a wider conflict involving a nuclear power who has threatened to use these weapons. President Biden has stated that the Russian-Ukrainian war puts the world at the highest risk of nuclear Armageddon since the Cuban Missile Crisis. It is worse than that. As one commentator said, imagine the Cuban Missile Crisis but Kennedy refuses to speak to Khrushchev. That is the situation we are facing today. Putin bears all the responsibility for launching the invasion and the humanitarian disaster that resulted, but claims he is ready to negotiate and would accept a cease-fire in exchange for a guarantee that Ukraine never joins NATO. Perhaps he is bluffing, but for the sake of world peace and the reduction of the risk of further catastrophe, it is worth calling that bluff and try to negotiate a peace. The U.S. foreign policy establishment, the same establishment that gave us unmitigated disaster in Iraq and Afghanistan, is doing the exact opposite.

Leadership at all levels, domestic policy, foreign policy, and monetary policy have completely failed the American people over the last 2.5 years. I worry that the cost of this failure will be severe. Hopefully I am wrong (always a possibility!) and these risks do not materialize. Perhaps inflation quickly comes down before the Federal Reserve tightens too severely and causes a recession and the war in Ukraine is quickly ended before it becomes an even greater catastrophe. However, the U.S. faces severe risks at the end of 2022 and going into 2023, and policymakers are doing nothing to mitigate these risks other than relying on good luck.

+ HEALTH



COURTESY PHOTO

MDHHS offering 13 COVID-19 Test to Treat sites with telehealth services across the state

LANSING, Mich. – To help remove barriers and ensure more Michiganders have access to COVID-19 outpatient treatments, the Michigan Department of Health and Human Services (MDHHS) is offering a Test to Treat program at 13 locations across the state that offer no-cost testing and telehealth services.

“Early access to these medications helps support faster recovery and decreases the risk of hospitalization,” said Dr. Natasha Bagdasarian, MDHHS chief medical executive. “COVID-19 treatments are most effective at preventing severe illness when taken as soon after symptoms start. This program provides Michiganders with limited access to a health care provider the ability to be evaluated and treated for COVID-19, rapidly, confidentially and at no-cost.”

Michigan is the first state to launch this federal initiative at neighborhood testing sites that provide rapid access to no-cost COVID-19 antiviral medications.

“Through a partnership between the State of Michigan, the U.S. Army and the U.S. Department of Health and Human Services, telehealth is enabling easy access to these life-saving medications,” said Matt Quinn, Science Director of the Army's

Telemedicine & Advanced Technology Research Center.

Test to Treat sites allow individuals to access testing, a health assessment and medication prescriptions all in one visit. Michigan residents who test positive for COVID-19 at these locations will be able to utilize telehealth services on-site.

The health care provider will talk to the individual who tests positive, and through a confidential conversation that includes reviewing health history and current medications, the provider will determine whether the individual is eligible for antiviral treatment. The provider will then submit a prescription to a pharmacy close to the site, chosen by the individual.

The telehealth testing sites are located as follows:

- Wayne County Community College Northwest Campus, 8200 West Outer Drive. Detroit
- Word of Life Church, 460 West Atherton Road, Flint
- Albion College-Washington Gardner, 401 East Michigan Avenue, Albion

- New Beginnings Deliverance Ministry, 2609 E. Genesee, Saginaw
- Macedonia Baptist Church, G5443 North Saginaw Street, Flint
- Westwood Mall, 3020 US-41, Marquette
- New Hope Missionary Baptist Church, 33640 Michigan Avenue, Detroit
- International Gospel Center, 375 Salliotte Road, Ecorse
- Bethel Baptist Church, 5715 Holcomb Street, Suite 33, Detroit
- Southwestern Church of God, 3032 Fort Street, Detroit
- Christ Temple Church, 412 East Sherman Boulevard, Muskegon
- Pilgrim Rest Baptist Church, 1105 East Main Street, Benton Harbor
- Mt. Calvary Lutheran Church, 8129 Packard Avenue, Warren

There are many COVID-19 treatment options available. Individuals who are at high-risk of developing severe symptoms from COVID-19 infection are encouraged to discuss these options with the health care provider.

The criteria used to select the communities offering telehealth services include:

- A High Social Vulnerability Index.
- A high percentage of people over age 50 tested at the identified site.
- Locations in with limited access to health care sites outside of emergency departments.
- Sites with a high testing throughput.

For more information about COVID-19 testing, treatments and vaccination, visit Michigan.gov/Coronavirus.

Lt. Governor Gilchrist and Protect Our Care highlight health care Savings for Michiganders under Inflation Reduction Act

On October 11, Lt. Governor Garlin Gilchrist joined Protect Our Care, Lansing family physician Dr. Farhan Bhatti, and Eric Schneidewind, a Delta Township senior on Medicare and member of the MI Community Service Commission, at the “Lower Costs, Better Care” bus tour stop in Lansing to highlight the Whitmer-Gilchrist administration’s work to implement the Inflation Reduction Act (IRA) and lower costs on healthcare and prescription drugs for Michiganders.

Under the Inflation Reduction Act:

- 258,712 Michiganders will save on monthly health insurance premiums;
- 37,185 Medicare Part D enrollees in Michigan who experienced out-of-pocket costs over \$2,000 in 2021 will now have their prescription drugs capped at \$2,000 per year;
- 121,700 Michiganders on Medicare will have insulin copays capped at \$35 per month;
- 80 prescription drugs will have Medicare price negotiation by 2030;
- Michiganders on Medicare will be protected from Big Pharma’s arbitrary price hikes that raise drug prices faster than inflation.

“Governor Whitmer and I are committed to ensuring every Michigander feels the benefits of the Inflation Reduction Act,” said Lt. Governor Garlin Gilchrist II. “That’s why we signed three executive directives making sure Michiganders have the information they need to apply for and receive the Act’s tax credits. We will continue working hard to lower costs for Michigan families, boost access to affordable healthcare, and keep money in Michiganders’ pockets, where it belongs.”

“The Inflation Reduction Act will directly help many of my patients continue to have quality affordable health care so



COURTESY PHOTO

they can keep seeing their doctor when they want to and not have to wait until they need to go to the ER,” Dr. Bhatti said. “When people have health care, they can live fuller, more rewarding lives, they can better care for themselves and their families, and they’re more likely to give back to our community. By helping people pay less for insurance premiums and cut out-of-pocket costs for prescription drugs, the Inflation Reduction Act truly is an investment in people, in their health and well-being, and in the future of our community.”

“For older Americans on fixed incomes and tight budgets, medical bills can squeeze us financially and even force some of us to delay care,” Schneidewind said. “When seniors cut back on their care, the spiral of declining health worsens because care management becomes more challenging and costs go up as a condition deteriorates. By focusing on bringing down health care costs, the Inflation Reduction Act

can help more seniors afford prescription drugs and insulin, improve their health and quality of life, and save lives.”

The Protect Our Care “Lower Costs, Better Care” tour is visiting communities across the country to raise awareness of lower healthcare costs under the IRA. On Wednesday, the tour continues to Milwaukee. For more information, please visit protectourcare.org/bus-tour/.

Governor Whitmer’s Actions to Lower Prescription Drug Costs and Expand Healthcare

Governor Whitmer has signed bipartisan legislation to protect Michiganders against surprise medical billing, lower the cost of prescription drugs by increasing pharmacy oversight, and foster more competitive health care pricing by increasing transparency. She worked across the aisle to extend Healthy Michigan to over 1 million Michiganders, expand access to telemedicine, and improve dental care for Michiganders covered by Medicaid.



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A team of physiatrists with specialized training and experience in rehabilitative care have joined Dr. Sohail Jilani, medical director of the Mary Free Bed at Covenant HealthCare Physical Medicine and Rehabilitation Program.

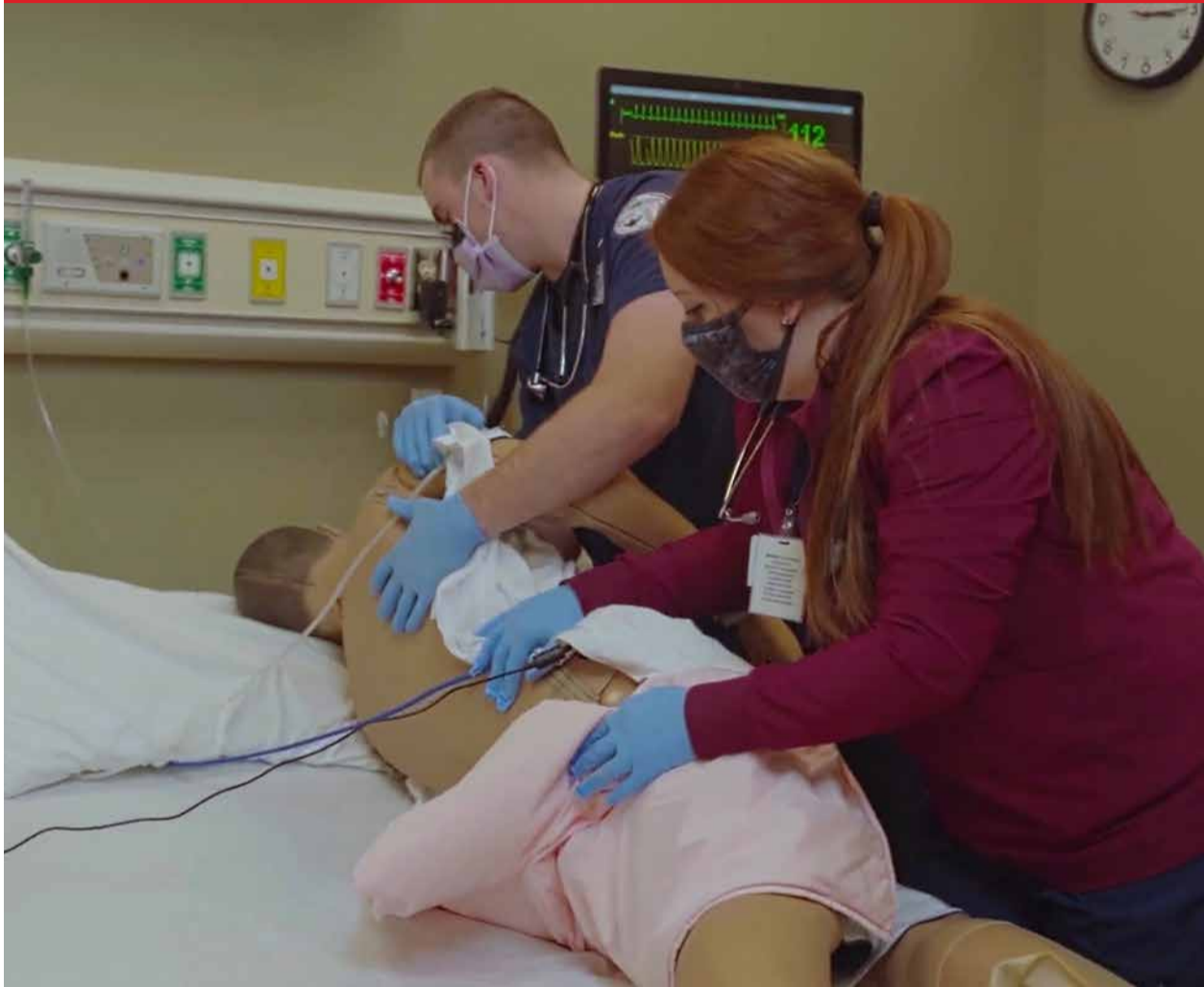
Our inpatient program now serves children and adults with complex conditions, such as brain injuries, multiple trauma and spinal cord injuries. Outpatient services include follow-up care for former inpatients as well as treatment for common diagnoses, including back pain and disorders of muscles, tendons and bones.

For more information and referrals, please call 989.583.2720 (Outpatient Practice) or 989.583.2817 (Inpatient Rehabilitation).



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+ EDUCATION



STUDENTS IN THE ADN TO BSN PROGRAM PRACTICE PATIENT CARE AT KIRTLAND COMMUNITY COLLEGE.

SVSU and Kirtland Community College partner to improve pathways to nursing degrees

Saginaw Valley State University is partnering with Kirtland Community College in Grayling to make it easier for nursing students and nursing instructors at the northern Michigan college to earn bachelor's and master's degrees.

Through the partnership, SVSU and Kirtland offer two pathways to a Bachelor of Science in Nursing (BSN) degree. In addition, SVSU is working with Kirtland professors to provide a pathway to a master's degree.

"Kirtland is in a rural community where access to higher education is limited and at times people can find it difficult to attend classes in person," said Marcia Ditmyer, dean of SVSU's Crystal M. Lange College of Health and Human Services. "By establishing a great relationship with Kirtland,

SVSU can help fill the talent pipeline for educated nurses and support Kirtland's needs for qualified faculty."

The ADN to BSN program allows students in Kirtland's associate degree program in nursing to work concurrently toward a bachelor's degree from SVSU. In addition, SVSU offers an RN to BSN program that registered nurses can complete on a part-time basis. Both programs offer online and in-person classes.

"The community college approach helped teach me how to go to college and how to be successful in a university setting, and then the university gave me the backbone to my education to strive for success," said Charley Wood of Prescott, an emergency room nurse and who enrolled in SVSU's ADN to BSN program at

Kirtland.

Stacey Klump, SVSU's RN to BSN coordinator, said that nurses with baccalaureate-level education will be better prepared to serve their patients in rural areas of Michigan.

"I believe our community colleges and their nursing programs in Michigan are excellent," Klump said. However, many of these nursing students want to obtain their bachelor's degree. Students can complete SVSU's BSN program hand-in-hand with their community college; when they graduate, they perform very well in the health care system, promoting quality patient outcomes."

Klump explained that a BSN program builds on the nursing practice preparation to provide a more holistic education, providing nursing students with a deeper understanding of community health, outcomes and financial concerns of a health care system. Several studies have shown that nurses with baccalaureate degrees have demonstrated better outcomes with patients and lower incidences of mortality.

For students, Klump said the investment in a bachelor's degree pays off in career stability.

"We have found over the years that nurses who are educated at the baccalaureate level are highly sought after by acute care organizations, rehab facilities and long-term care facilities, and the list goes on," she said. "Our baccalaureate preparation allows our nurses more variety in choosing a career path."

For many who complete SVSU's program, that means remaining in or returning to their home communities.

"These students are very successful in our program," Klump said, "and then, once completed, they feel like they have the tools in their toolbox to be able to return to their rural communities to serve their patients."

For nurses like Wood, that means a lot.

"It is a privilege to be able to have a small part in such a big role," Wood said about her work. "That is what I pride myself on most about – being part of a small community."

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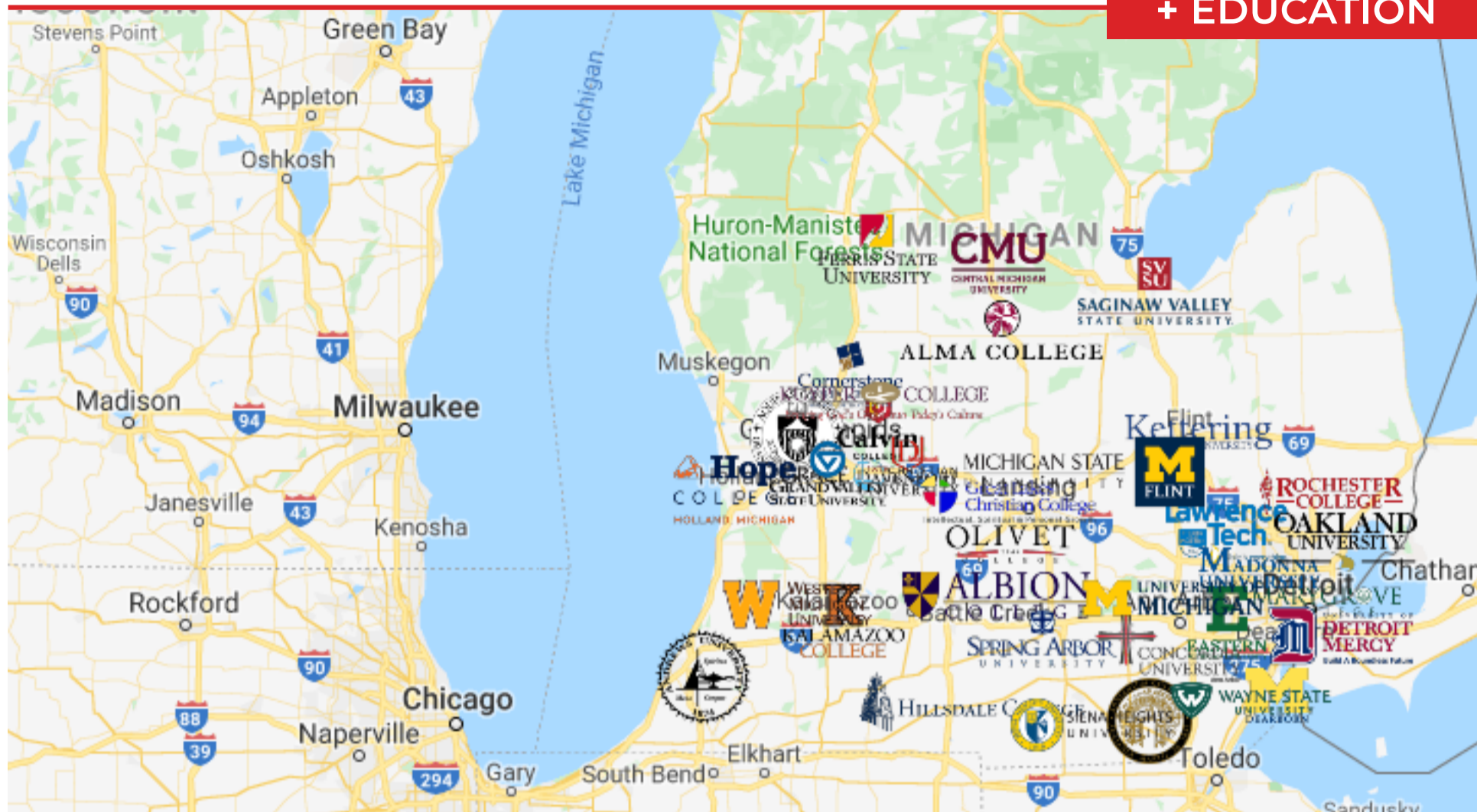
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COURTESY PHOTO

October is Michigan College Month



By **CRAIG DOUGLAS**
RETIRED EDUCATOR

It is timely to share that October is “Michigan College Month.” The purpose is to “provide every graduating high school senior the opportunity to apply to college and for financial aid.” (<https://mcan.smapply.org/prog/cbmi2223/>)

October is a fine time to apply for admission for many reasons. I will share a couple for consideration.

Many colleges are waiving fees.

A typical fee to apply could range from \$ 40 on up. In October, many colleges are not charging the fee. If a senior wants to

apply to four or five schools, this savings could add up.

For a list of schools not charging fees or waiving their fees in October, visit the Michigan College Access Network website.

Many colleges are promoting outreach events.

I was at Bay City Central High School two weeks ago, and admission representatives from SVSU were there to meet with students during their lunch hour. Most colleges have representatives doing “school visits,” meeting students where they are at.

Also, many colleges are hosting visits to their campus. Often these are on Saturdays and many connect with home football or other athletic events. For example, last Saturday CMU hosted a “legacy breakfast” for alumni and their children to “see the growth at CMU.” (<https://www.cmich.edu/admissions-aid/visit>)

SVSU has an “Open House” scheduled

in two weeks on October 22nd. These are typical of nearly all institutions, and most offer personalized visits, too, not just in October but especially in October.

Time is allowed for decisions

On the college side, there is time to consider the application and its merits. Time is also allowed for scholarships and financial aid.

On the student side, early applications provide time to consider which colleges are the better fits for the student. Applying is a great first step, but ultimately accepting an offer really seals the deal. Some students will have more than one option, and coming to a final decision about which college to attend is a big one.

Best wishes to all seniors (and their parents) as October rolls along.

Resources:

<https://mcan.smapply.org/prog/cbmi2223/>
<https://michigancollegeaccessnetwork.app.box.com/s/ivvy0ez8m8h35vddi9fyebbd8wfmivnd>

+ EDUCATION



COURTESY PHOTO

SPONSORED CONTENT

Great Start Readiness Program (GSRP) initial information for potential community partners

What is GSRP?

GSRP is Michigan's state funded Pre-K program. It serves children who meet income and/or other criteria in the year before they are eligible for Kindergarten. All classrooms use an approved research-based curriculum and comprehensive child assessment tool. Each classroom has a lead and associate teacher who meet credentials specified in the State School Aid Act. Parents are involved in the program in multiple ways. The program operates in part and school-day options. More can be learned about program requirements at: www.michigan.gov/gsrp.

Who can be a GSRP provider?

GSRP is provided in sites licensed as child care centers. They may have either a regular license or a provisional license as a new or relocated center. Those with one of these types of provisional license

must agree to submit a Self-Assessment Survey in the Great Start to Quality (GSQ) system as soon as the regular license is issued. Centers with licenses that have been modified to provisional status are not eligible. All centers that have eligible licenses must also have at least a three star rating in GSQ.

Would I have to meet all program requirements to be chosen as a GSRP provider?

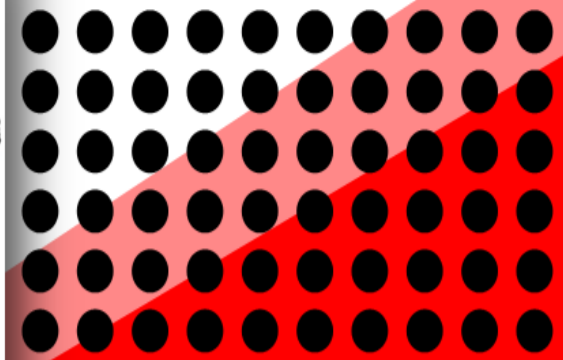
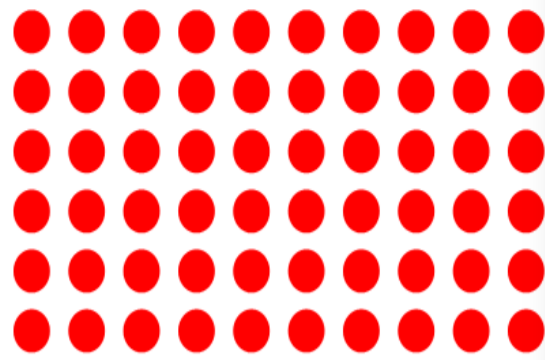
No, but if funded, you will be expected to hire qualified staff and have staff trained in the curriculum and assessment tools. You will have to operate in compliance with child care licensing rules and GSRP statute, policies and procedures. You would also have the support of a Saginaw Intermediate School District Early Childhood Specialist to implement a program that meets requirements.

Are there any other criteria and what do I have to do to apply?

Once additional funds are identified, you will receive an application to be completed.

If I want my center to be considered in the future what can I do?

Complete the GSQ Self-Assessment Survey to be star rated. Take advantage of all opportunities and support that the local GSQ Resource Center has to offer (contact Julie Bash at bashj@sisd.cc). Join the Great Start Collaborative (contact Julie Kozan at jkozan@sisd.cc). Let your SISD Early Childhood Contact, Ericka M. Taylor (etaylor@sisd.cc) know of your ongoing interest. There may be professional development that you can take part in as you prep for next year's application process.



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Great Start Readiness Program (GSRP) initial information for potential community partners

GUIDELINES

What are the guiding principles for the MI Tri-Share Child Care pilot program?

The following principles will consistently be used in decision making around the implementation of the MI Tri-Share pilot program:

- Choice of provider(s) will be made by the employee.
- Limit the burden to employers and providers in determining employee eligibility by requiring hubs to determine eligibility.
- Help ALICE population (Asset Limited, Income Constrained, Employed) eliminate barriers to employment.

Who is responsible to pay for child care using the MI Tri-Share Child Care pilot model?

The MI Tri-Share Child Care Program, in its pilot phase, is an innovative approach to increasing access to high quality, affordable child care for working families, with the cost of child care shared by an employer, the employee and the State of Michigan. In all cases, child care costs must be divided equally between the employer, employee and the State.

EMPLOYEE INFORMATION AND ELIGIBILITY

1. What are the employee eligibility requirements?

Employee eligibility will be determined based on the employee's family size and household income. Employees must have a household income between 186%-285% of the Federal Poverty Level (FPL). Employees must not be eligible for the Development and Care Program (commonly referred to as child care subsidy). Once an employee is deemed eligible, they are eligible for the entire year of the pilot.

2. How is eligibility determined?

Hubs will gather income data and determine final eligibility of employee.

3. Are employees eligible if they have seasonal work?

Seasonal income is considered contractual income if it is income meant to cover the other six months when not working. In this instance, you would take the income for six months and determine monthly income based on the year.

4. What is the process for determining which employees are eligible for child care slots?

Employers have flexibility in deciding which

family will receive a child care slot. Possible ways to make this determination include:

- First come, first serve process
- Employee lottery/random selection
- Employee needs (i.e., closest to 186% FPL)
- Each family receives one child care slot/
Family receives multiple child care slots

5. How many child care slots are employees eligible for?

Employers have flexibility in deciding how many child care slots should be offered to participating employees and their families. Possible ways to make this determination include:

- Each participating family receives one slots
- Participating families receive multiple slots based on how many children need care
- Participating families receive one or multiple slots based on greatest need

6. Can child care providers and employees outside the designated regions participate in the Tri-Share program?

Eligible employees may reside outside the designated region of the hub.

7. Do employees choose their own child care provider?

Employees are encouraged to select a licensed child care provider that meets their needs, this includes an existing child care provider (so long as they are currently licensed). Employees may utilize before and after care for schoolagers, summer care for schoolagers, and part-time and full-time child care for their children.

8. Can children be placed at multiple child care providers, if the employer has more than one child care spot given to their family?

Families do not have to have the same provider for all children to participate in the Tri-Share program. Family choice of care is a guiding principle in this pilot.

9. Are there additional responsibilities of the employees enrolled in the MI Tri-Share program?

Eligible employees must complete a survey providing information around their children and child care. The information gathered through this survey will be used in informing future policies related to the work of this pilot. Personal information (like names or child names) will not be shared with any person outside the work of the project. Employees also must sign and follow any type of MOU or contract put forth by the participating hub.

CHILD CARE PROVIDER INFORMATION AND ELIGIBILITY

1. Is there flexibility for providers to increase rates based on their participation in the program?

No, child care providers will not increase rates for families because they are participating in the MI Tri-Share pilot. This does not include when child care rates for all families increase (based on annual tuition increase, cost of living, etc.).

2. Can child care providers outside the designated regions participate in the MI Tri-Share program?

Eligible child care providers may reside outside the designated region of the hub.

3. What type of child care facilities are eligible to participate in the pilot?

All participating child care providers must be licensed by the state of Michigan. Before and after school care, summer care, and part or full time care are acceptable forms of child care for this pilot.

4. Can a child care provider who offers free child care to staff (as part of a benefit package) participate as an employer in this pilot?

In all cases, the cost of child care must be divided equally between the employer, employee and the State of Michigan. If an employee does not contribute to the costs of child care, then the employer (in this case the child care provider) would not be eligible to participate in the pilot.

EMPLOYER INFORMATION AND ELIGIBILITY

1. Are there additional responsibilities of employers when they are enrolled in the MI Tri Share program?

Employees must sign and adhere to any type of MOU or contract put forth by the participating hub. Employers will be asked to participate in data collection processes implemented by the evaluation team. These may include, but are not limited to, focus groups, surveys, interviews etc. Employers should be willing to actively participate in gathering this information, to the best of their ability.

2. Can tax deductions be used by participating employers?

There may be possible deductions for employers, please always consult with your tax professional/advisor if you have questions related to tax deductions.



About Saginaw ISD HE/EHS

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

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

Early Head Start, launched in 1995, provides support to low-income infants, toddlers,

pregnant women and their families.

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

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

At Saginaw ISD Head Start our attentive staff is available Monday through Friday to answer all your questions and make every effort to ensure you are 100 percent satisfied.

Saginaw ISD Head Start
Claytor Administrative Building
3200 Perkins Street
Saginaw, MI 48601
Phone 989.752.2193
Fax 989.921.7146

Office Hours

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

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

Source: www.saginawheadstart.org



Sabrina Beeman-Jackson

Saginaw ISD Head Start/Early Head Start Program Director

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

Joe Baca, former Dem. 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

+ CHURCH DIRECTORY

B



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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
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C

Christ Disciples Baptist Church
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Pastor Genevieve Benson
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F



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office@faithharvestministry.org



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faithministrieschurch.org

G



Glimpse Of Hope Ministries
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g.ministries@aol.com

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J



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L

Life in Christ Ministries
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LifeInChristMinistries07@gmail.com

M

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2609 E. Genesee
Saginaw, MI 48601
989-777-8272
Pastorbaldwin@charter.net



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

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



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

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

+ FUNDRAISING GOODTIMES

I'll take a percentage – fundraising ethics

By MEL AND PEARL SHAW

Imagine this. Your non-profit organization is short on funds. A former co-worker tells you she knows someone looking to give \$25,000 to an organization like yours. She says, "I'll introduce you and facilitate the process if you give me 10% of whatever she gives you. You know, a finder's fee." Or what about this example: Your neighbor says your organization is a perfect fit for grants being made by the federal government. He says "I'll write the grant. If you get it, you pay me 10%. If you don't get it, you don't have to pay me." What do you do?

The above scenarios might seem ideal. You don't have to do anything, and your organization will benefit financially. You don't have to hire staff, engage board members, or spend a lot of your own time trying to secure a gift that may or may not

come through. Do you say yes, or do you try to reposition the offer?

As appealing as it may seem, both of the scenarios violate the Association of Fundraising Professionals Code of Ethical Principles. That's right. Fundraising is a profession and fundraisers have a professional association that develops ethics and monitors adherence. In fact, there are 25 ethical standards that guide the work of raising funds for nonprofit organizations. They are grouped into four sections: Public Trust, Transparency & Conflicts of Interest; Solicitation and Stewardship of Philanthropic Funds; Treatment of Confidential & Proprietary Information and Compensation, Bonuses & Finder's Fees. Each year AFP celebrates and promotes fundraising ethics in October – and we hope you will take time to consider one aspect of ethical fundraising.

Ethical standard 24 from AFP's Code of Ethics states Members shall not pay finder's fees, commissions or percentage compensation based on contributions, and shall take care to discourage their organizations from making such payments.

Here is the reasoning. Raising funds for a non-profit is about obtaining the re-

sources needed to advance the organization's charitable or social mission. Importance is placed on retaining the trust of donors and ensuring that funds are used to fulfill the agreed upon social mission. Percentage based compensation and finder's fees can give rise to betrayal of philanthropic trust in an attempt to secure a larger gift and related fee.

Also, most people don't give because of the skill and talent of your fundraiser. They give because they had a positive interaction with someone associated with your organization, or because of a belief in your work. In the above scenarios, ask your coworker if she would volunteer to make the introduction because she believes in the value and impact of your organization. Ask your neighbor if he would write the proposal for a flat fee or hourly rate. Fundraising relies on volunteers and paid staff or contractors. It's okay to pay fundraisers. Just don't pay percentages.

Learn more about fundraising ethics at AFPGlobal.org.



Copyright 2021 – Mel and Pearl Shaw

Mel and Pearl Shaw are authors of four books on fundraising available on Amazon.com. For help growing your fundraising visit www.saadandshaw.com or call (901) 522-8727.

+ SPORTS

Draymond Green punches his teammate, so what?

By HASANI ALI

Wow, Draymond Green punched his teammate Jordan Poole in the face and everyone is up in arms about it?

What's next?

Are we going to criticize two teammates having an argument? What about a player showing frustration on the court? Athletes are not even allowed to be a human and express raw emotion while playing their sport.

Give me a break!

Words were exchanged between Poole and Green and he retaliated. End of story. This happens all of the time in sports.

There are hundreds of YouTube videos of professional athletes fighting – with millions of views might I add!

HBO's hit show, "Hard Knocks" shows fights in training camps from several NFL football teams prior to the season. That's the main highlight of the show!

Hockey players are allowed to fight in the middle of the game and sit in the penalty box afterwards with no suspensions or public ridicule.

And the crowds love it!

Why is Green catching all the flack for being violent against a teammate? Is it distasteful? Sure. But those things are supposed to stay confined within the doors of that facility and that organization.

Who I would like to question regarding the exposure of the incident? Whoever leaked the video of the practice to TMZ.

Shame on you!

The audacity to leak private footage from the Warriors' practice for a profit.

It's apparent that Green is depicted as the "troll" or "tough guy" of the league and this leaked video further confirms a reason to vilify him.

When is this going to end?

Professional male athletes are the pinnacle of alpha males. These men are the biggest, fastest and strongest individuals that are putting their bodies on the line for our entertainment. Tempers are going to flare, emotions are going to be raw when moments get intense, people are not always going to see eye-to-eye.

When those things happen and testos-

terone gets pumping, people go to exchanging blows!

There shouldn't be a single reason for this fight to have gone public. If we're going to get softer as a culture, then we might as well begin to cancel sports altogether.

If you're unaware of the current events, NBA.com has provided an update on the altercation between Green and Poole and how it has affected the overall morale of the Warriors.

According to NBA.com, Green took some time away from the team to ease the conflict amongst the team, which coach Steve Kerr called a "mutual decision" after the star forward violently punched teammate Jordan Poole in the face.

The Saginaw standout rejoined the team for practice Saturday, Oct. 8. He said he expects to play in Golden State's season-opener on Oct. 18, but he is unsure of his status as well as how long he will be away.

Poole wasn't injured from the fight. Neither was Green, a fiery veteran part of Golden State's four championships since 2015-16.

Green did not get into specifics about what triggered the physical altercation, though he said he was already dealing with something hurtful that day before erupting and that it has nothing to do with either player's unsettled contract situation.

He said he is giving Poole space after apologizing to everyone Thursday. Calling himself "a very flawed human being," Green said he would use his leave of absence to work on ways to better deal with his emotions and wants to allow Poole and the Warriors to heal from the incident and focus on defending their title.

Green said he will take the challenge to "right the ship," which he said would not be an "easy process."

"But I also look forward to continuing to better myself and my emotional state and how I deal with my emotions," he said. "I think that one thing that I lack is how to let emotions out."

Kerr said there is "no set date" for when Green will be back and that it would be determined based on private discussions among everyone involved.

Video of the punch leaked to TMZ and was published. The footage shows Green approaching Poole near the baseline and them

coming chest to chest. Poole used both hands to push Green away, then Green punched Poole in the face and sent the fourth-year guard into the wall behind the baseline.

"No. 1, I was wrong for my actions that took place on Wednesday. For that I have apologized to my team. I have apologized to Jordan," Green said during a nearly 40-minute news conference. "I wanted to take that a step further. With the event yesterday with the video leaking, there is a huge embarrassment that comes with that, not only for myself ... but the embarrassment that Jordan has to deal with and that this team has to deal with and this organization has to deal with, but also Jordan's family.

Draymond Green will have to regain his teammates' trust after punching teammate Jordan Poole at practice.

"His family saw that video, his mother, his father saw that video. Quite frankly, if my mother saw that video, I know how my mother would feel."

Kerr challenged the entire organization to be better regarding leaks.

"I've been in this league for 30-plus years, I've seen all kinds of crazy stuff," Kerr said. "When things are kept internally it's really almost easy to handle, it's just so much cleaner and smoother and you can move forward. As soon as things are leaked now all hell breaks loose and that affects every single player ... we're having to answer all of these questions and it puts us in a very difficult spot, everybody in a very difficult spot."

"I watched the video 15 times, maybe more. Because when I watch the video I'm looking at the video and I'm like: 'Yo, this looks awful. This looks even worse than I thought it was, it's pathetic.' And then I had to take a step back to it and realize this video was actually released this way to look that way."

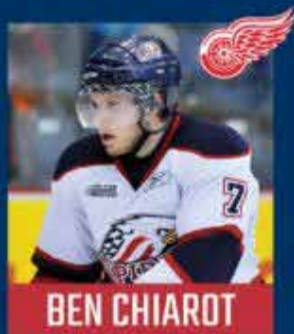
Second-year forward Jonathan Kuminga will start in Green's place Sunday in a preseason game against the Lakers. When asked his thoughts about both the video and Green's apology, he said "that's above my power."

The incident in which Green punched Poole during a Warriors practice has been in the spotlight since Thursday. Green says he's taking a few days away to allow the team to "heal" after video of the altercation became public.

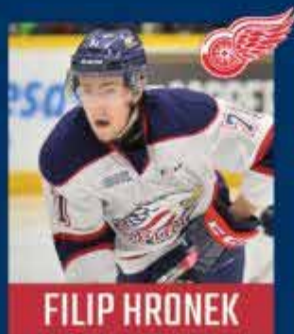
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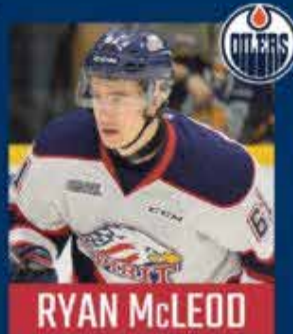
RYAN SUZUKI



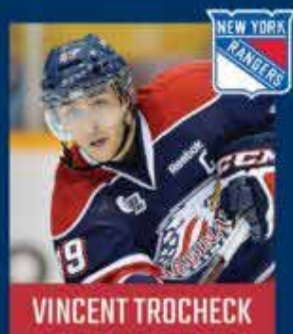
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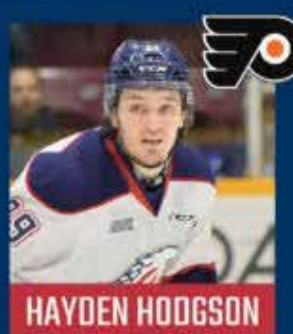
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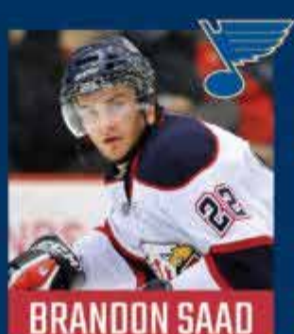
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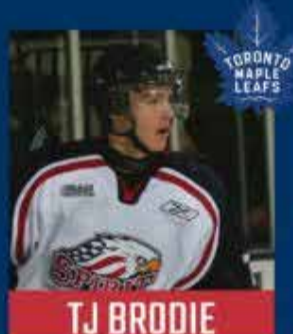
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COLE PERFETTI



COURTESY PHOTO

Here today NHL tomorrow: 11 Saginaw Spirit alumni make NHL Opening-Day rosters

11 Saginaw Spirit alumni appear on National Hockey League (NHL) Opening-Day rosters ahead of 2022-23 regular season set to face-off Tuesday night.

Ben Chiarot (Detroit), Filip Hronek (Detroit), Ryan McLeod (Edmonton), Vincent Trocheck (New York Rangers), Hayden Hodgson (Philadelphia), Owen Tippett (Philadelphia), Jamie Oleskiak (Seattle), Brandon Saad (St. Louis), TJ Brodie (Toronto), Cole Perfetti (Winnipeg), and Ryan Suzuki* (Carolina – injured reserve) have all made their respective opening rosters for the first night of NHL action set for Thursday evening in New York and Los Angeles.

Trocheck (2009-2013) and the New York Rangers will host the Stanley Cup runners-up, Tampa Bay Lightning beginning at 7:30 p.m. E.T. on ESPN, ESPN+, and Sportsnet ONE (SN1) in Canada.

The former captain starred for the

Spirit, finishing his OHL career second all-time in franchise history in points (240), and first all-time in assists (146).

On Wednesday night, multiple Spirit Alumni will make their season debut including Toronto Maple Leafs defenseman TJ Brodie, who's 772 NHL games played in the most by any active Spirit alumni.

In the Pacific Division, Jamie Oleskiak (2011-12) and the Seattle Kraken travel to Southern California to face the Anaheim Ducks Wednesday evening.

Also Wednesday night, Ryan McLeod (2019) and the Edmonton Oilers host the Vancouver Canucks at 10:00 p.m. ET.

Thursday, Owen Tippett (2019), Hayden Hodgson (2015-17), and the Philadelphia Flyers host the New Jersey Devils at 7:00 p.m. on ESPN+ and Hulu.

Friday, Ben Chiarot (2011), Filip Hronek (2016-17), and the Detroit Red

Wings face the Montreal Canadiens in a battle of two original-six teams. The puck drops at 7:00 p.m. on Bally Sports Detroit.

Cole Perfetti (2018-2020) and Trocheck will go head-to-head Friday night when the Winnipeg Jets host the New York Rangers. Puck drop is at 8:00 p.m. ET.

Finally on Saturday night, another former Spirit captain Brandon Saad (2010-2012) and the St. Louis Blues host the Columbus Blue Jackets at 8:00 p.m. ET.





PIC OF THE WEEK

The Honorable Brenda Moore was a panelist at The Black Women In Politics Luncheon held on October 14th at Washtenaw Community College. Along side Eunice Jeffries, board of regents Eastern MI University and Alisha Bell, Wayne County Commissioner Chair. The event was an overwhelming success with approximately 300 attendees. There were women from all facets of government including Shequila Myers, senior advisor to Governor, Whitmer to candidate for MI Supreme Court, Kyra Bolden.





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empower.

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



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